RESEARCH PLAN PROPOSAL

An Analysis of Technology Acceptance and Adaptation of Banking Services among Customers Post Demonetization

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Doctor of Philosophy

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1. Introduction

Digitalization in Banking

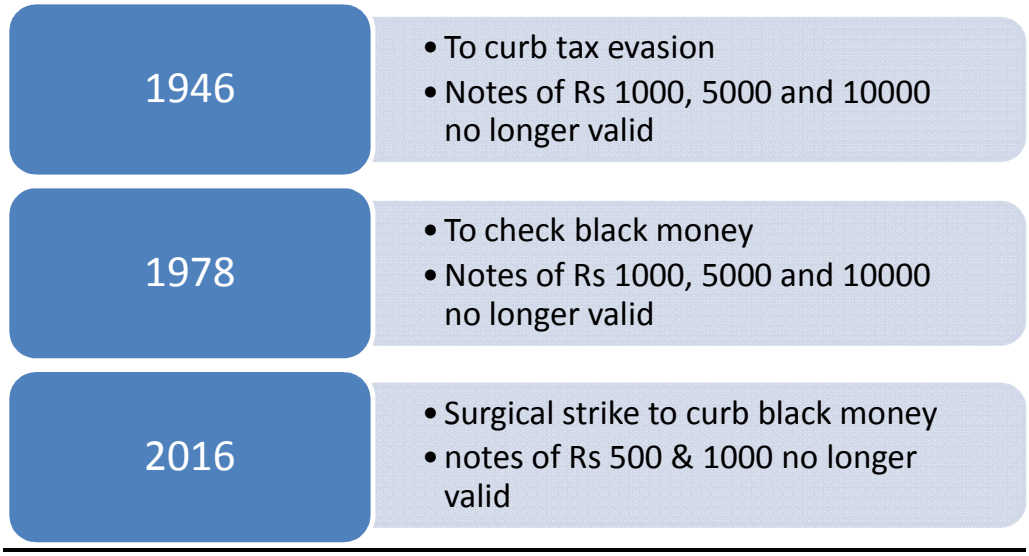
The process of Computerization gained pace with the opening of the economy in 1991-92. A major driver for this change was propelled by rising competition from private and foreign banks. Several commercial banks started moving towards digital customer services to remain competitive and relevant in the race. Banks have benefitted in several ways by adopting newer technologies. E-banking has resulted in reducing costs drastically and has helped generate revenue through various channels.

The online banking system typically connects to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services. The e delivery channels are ATM (Automated Teller Machine), credit card, debit card, mobile banking, e payments, telephone banking, and electronic debit clearing. E banking helps the organization in enhancing the image and provide innovative customer solutions. Revenue is also increased as a result of using e channels by the customers as it increases number of customers, retention of existing customers and cross selling opportunities. E banking has an advantage over traditional retail banking by segregating the production and delivery of financial services. After demonetization, customers are using e channels for checking account balance, payment of bills, cash / cheque deposit etc. It has reduced the load on branches as well as there is no requirement by the banks to expand geographically.

Customer are also satisfied as they have unlimited access to banking (24*7) from anywhere. There is no need to carry cash. The convenience of online banking provides psychological benefit and greater customer satisfaction. It is also beneficial for merchants and traders to do business globally through e commerce. The settlement / payment is done immediately. They can develop loyal customer base and provide international service standards at a very low cost. E commerce in our country will promote exports and increase inflow of foreign exchange.

Demonetization in India

Demonetization in India took place in 1946 and 1978 and on both the occasion was to curb the tax evasion. On 8 November, 2016 Prime Minister Narendra Modi announced the demonetization in the late evening. The denomination currency of Rs.500 and Rs.1000 was no longer valid as legal tender and were replaced by new Rs.500 and RS 2000 denomination currencies thus rightly described as “surgical strike” in the economic area. People were allowed to deposit and exchange the notes of the specific denomination within 50 days. The Economic Survey 2016-17 and the Union Budget 2017 says the inconvenience was short term but benefits will be long term.


1946
• To curb tax evasion
• Notes of Rs 1000, 5000 and 10000 no longer valid
1978
• To check black money
• Notes of Rs 1000, 5000 and 10000 no longer valid
2016
• Surgical strike to curb black money
• notes of Rs 500 & 1000 no longer valid

"Scarcity is the mother of invention" is a famous quote and in context of demonetization we can see the country is moving towards cashless and digital economy due to the limit on cash. Generation C (Connected Generation) is using smart phones, laptops, computers, tablets and is actively presented at all social media platforms. The customers are using technology for all their needs.

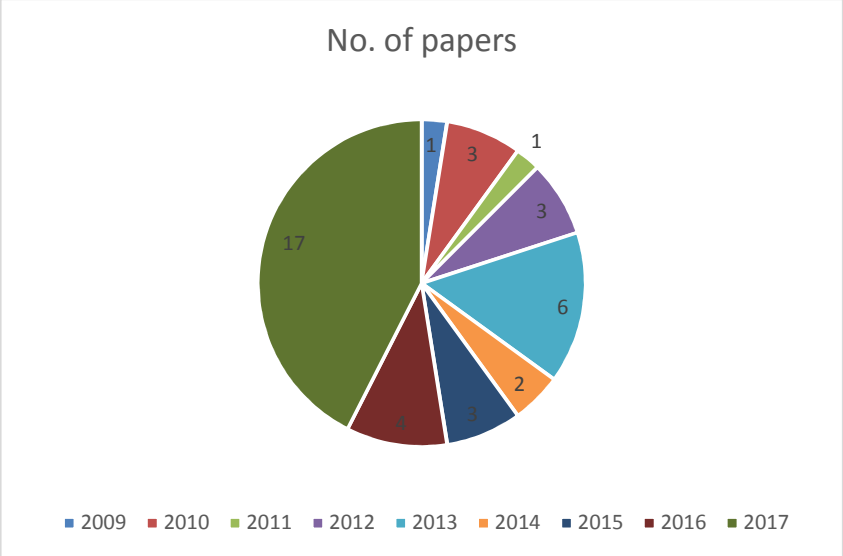
The one of the important objective of NITI Aayog is to convert 100% Govt. – Citizen Transactions to the digital platform. According to Mr. Amitabh Kant, CEO, NITI Aayog, low cost internet based transactions and business efficiency due to technology advancements will kill physical banks in next 5-6 years. (June 10, 2017). Demonetization has attracted criticism and praises alike. It has sent the message clearly to the nation that any kind of corruption at any level could not be tolerated. The Jan Dhan Yojna and the scheme to file tax audits are all part of the face of changing Indian Economy. Demonetization has affected all sectors of the Indian and economy and the hitch could be longer. Though majority of Indians are against corruption but demonetization has forced to make all the process transparent and in shape. It has led to "transformation shift" and helped in eliminating counterfeit currency, accelerated the pace of non-cash transactions and unearthed black money. Digital and cashless economy will be a challenge. Both the public and private players are driving on the highway to digitization and will reap the economic benefits. The dream of digital India can be achieved by connecting rural areas of India. It would be easier to obtain loans, insurance and new technique for crop yielding. Demonetization acted asa major change agent in adoption of digital payments by people across all economic strata and age groups of the society.

Table 2

2.1 DIMENSIONS OF REVIEW OF LITERATURE:

2.1.1 Year of publication of research papers:

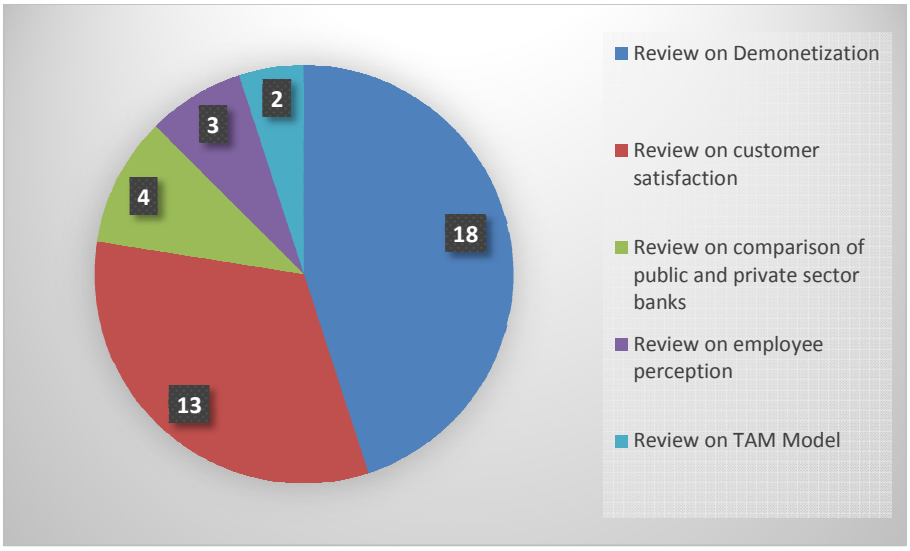
S. no	Year	No. of papers
1	2009	1
2	2010	3
3	2011	1
4	2012	3
5	2013	6
6	2014	2
7	2015	3
8	2016	4
9	2017	17



Source: www.researchgate.in

2.2.2 Review based on Dimensions:

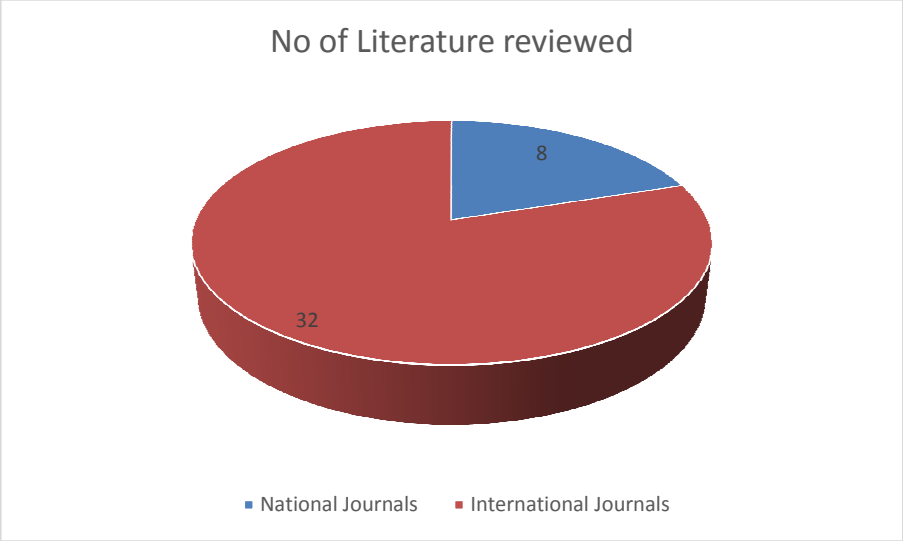
Dimensions	No. of literature reviewed
Review on Demonetization	18
Review on customer satisfaction	13
Review on comparison of public and private sector banks	4
Review on employee perception	3
Review on TAM Model	2



Source: www.researchgate.in

2.2.3: On the basis of status

Status	No of Literature reviewed
National Journals	8
International Journals	32



Source: researchgate.in

Table 4: Research Papers reviewed

S.NO	Name of Author	Title	Journal	Year	Research methodology	Findings	Conclusion	Observation
1.	Abhani Dhara K	A study on impact of demonetization over the banking sector with reference to Veraval city	International Journal of Marketing & Financial Management	2017	Descriptive Primary Data 100 employees of 13 selected banks of Veraval	51% employees had opinion that customers are moving towards online banking.	Almost 52% employees said, demonetization is a good tool for curbing black money. Black	this time demonetization has proven somehow more successful as compare to previous two

						52% employees said black money which is in form of cash has been curbed by govt.	money is not only in form of cash but also in form of property, gold, land etc.	
2	Sandeep Gandhi, Madhu Bhushan	Demonetization 2016 -Its impact on Indian bank employees	International Journal of Applied Research	2017	Descriptive, Secondary Data	Banks' staff served the public and worked overtime to keep their duties, but felt helpless when they did not receive enough cash to meet amount of money required	With reduction of cash transactions the footfall will reduce drastically reducing the workload. b. With digital payments it would be easy to track transactions.	Demonetization has good and adverse effects on bank employees. Mental stress, physical stress, vigilance stress to maintain profitability and stressed assets management are on one side, increase in knowledge

						by the customers. The government's constant changing regulations on trading and getting old cash notes in the various branches of different banks, which made job tough for bank staff.		base, Digitization, wages improvement, overall management of operational sphere and futures refined HR policy are on other side.
3.	Inder Pal Singh, Payal Bassi	Customer satisfaction with internet banking in public and private bank	International journal of engineering sciences &	2017	Descriptive Primary Data From customers of HDFC Bank, ICICI, SBI and Canara Bank (50	HDFC and ICICI bank have pulled in youthful and	Inside Patiala city, because of modern base and instructive establishments, lion's share of clients is utilizing web	Due to new innovation, organization have increased the productivity, but raining

			research technology		each) Patiala	proficient staff for the web operations, while SBI and Canara bank still endure because of the inflexible attitude of the old workers.	managing an account	of the employees must be focused for better results.
4.	J.Anupama, Patny,. CH.Siva Rama Krishna Sarma,	Impact of Demonetisation on Banking - A Conceptual Study	SSRG International Journal of Economics and Management Studies -	2017	Secondary Data	Banks have gained deposits substantially after demonetisation which they can invest for improving their profitability. There non-performing	Demonetization will lead to improved tax compliance, fiscal balance, lower inflation, lower corruption, complete elimination of fake currency, a step for sustained economic growth in the longer term	Demonetisation would be positive for sectors like banking and infrastructure in the medium to long term and could be negative for sectors like consumer durables, luxury items,

						advances have also come down		jewelry, real estate sectors, in the near to medium term
5.	M. Prabhu , Girish V , Mamatha R	"Demonetization and its effect on Banking Sector	IOSR Journal of Business and Management (IOSR-JBM)	2017	Secondary Data	Demonetization has brought plethora of challenges for Banks. In short-term, it disrupted the banks and stressed strongly to carry out bank operations and in long run it helped the banks to pool the deposits without	Banks are major institutions affected by demonetization. It disturbed the regular operations temporarily. But it helped the economy to grow and develope through financial institutions like Banks.	Demonetization has disturbed the bank operations and made the employees to work under unconditional stress in extended working hours of a day. Most of the banks were not able to discharge other banking services while exchanging the banned currency

						incurring of any cost		notes
6.	L.V.Kamala Devi, L.V.Rajavalli Devi	"Impact of Demonetisation on Financial Inclusion in India"	IOSR Journal of Business and Management (IOSR-JBM)	2017	Secondary Data	The Bulk Transaction might not have been affected due to demonetization. But in each of the cases other than NACH (National Automated Clearing House) Post demonetization have favorable value related to digital payment system like	In Post demonetization the usage of financial services increased dramatically. There was a great advancement from nonusers to users, increasing the financial inclusion in the country	Financial exclusion barriers like location, access, knowledge, support and confidence is a prime challenge and should be immediately taken care of.

						NEFT, IMPS, PPIs, Mobile Banking, Number of ATMs, Number of POSs		
7.	Dr. P. Kishore Kumar, Mohd Amzad Pasha	"A Study to Propose a Model for Consumers' Attitude towards Online Banking after Recent Demonetization in India"	Saudi Journal of Business and Management Studies	2017	Secondary Data	There is a positive relation between demonetization knowledge and social status and consumer attitude towards online banking.	The security concerns and lack of knowledge about online transactions are some of the major barriers to adopt online or internet banking	The model can be enhanced by adding other factors like intention and adoption with regard to online banking
8.	Dinesh C. Agrawal & Sakshi Chauhan	"A Comparative Study of E-Banking in Public and Private Sectors Banks (with special reference to SBI and HDFC bank in haridwar)"	Motherhood International Journal of Multidisciplinary Researc	2017	Descriptive research Primary data of 100 banking customers in Haridwar	More number of people have account with private banks and are	It is clear that private banks are providing better services than nationalized banks. 90% respondents favored that private banks are	Banks should organize customer training sessions to educate them about internet

			h & Development			satisfied with their services.	providing better services than nationalized banks while 10% respondents do not agree with it.	banking.
9.	Pranjali A. Shendge 1, Bhushan G. Shelar Smitaraja S. Kapase	Impact and Importance of Cashless Transaction in India	International Journal of Current Trends in Engineering & Research (IJCTER)	2017	Secondary data	After Demonetization, E-wallet payment method is more preferred by customers than any other payment methods. According to this survey, 1% users preferred cash as payment method, 18% for debit/credit cards,	The whole country is undergoing the process of modernization in money transactions, with e-payment services gaining unprecedented momentum. A large number of businesses, even street vendors, are now accepting electronic payments, prompting the people to learn to transact the cashless way at a faster pace than ever before	The benefits of this move have now started trickling in with more and more people switching to digital modes of receiving and making payment. India is gradually transitioning from a cash-centric to cashless economy.

						23 % for Net banking and 59% users preferred E-wallet as payment method.		
10.	Sadaf Firdous and Rahela Farooqi	Impact of Internet Banking Service Quality on Consumer Satisfaction	Journal of Internet Banking and Commerce	2017	Exploratory Research Primary Data 194 Internet banking users in New Delhi	The result implicated that the internet banking service quality dimensions have a significant impact on the customer satisfaction of internet banking customer	The study revealed that efficiency, privacy and website design are the major integral determinants of internet banking services quality. The empirical results show that there is a direct relationship between internet banking service quality dimensions and customer satisfaction in the banking industry	The internet banking users are mostly youngsters with a good level of education, if banks has to increase business, new customers must be encourage to adopt internet banking.

11.	K. C. Balaji and K. Balaji	A study on demonetization and its impact on cashless transactions	International Journal of Advanced Scientific Research &Development	2017	Secondary Data	Demonetization is a remedial measure for the alleviation of unaccounted money and counterfeit notes. Demonetization is always followed by remonetisation, because there is no other go.	Due to several reasons, various countries have put the ban on circulation of currency notes, nullifying the value of certain currency notes in many scenarios. Demonetization is done in many countries in order to bring down the hyperinflation, to eradicate black money and counterfeit currency and to bring stability in the economy	The recent acceptance of e-transactions by people gave scope for e-banking in our country. There is a tremendous increase in mobile banking and Immediate Payment System (IMPS) usage in India post demonetization.
12.	Mathangi R1., Latasri O.T.V and Isaiah Onsarigo Miencha	"Improving service quality through digital banking-issues and challenges"	International Journal of Recent Scientific Researc	2017	Purposive Sampling of 102 banking customers' in Tiruchirappalli	The main target of digitalization is to push Indians to a less cash	With the Aadhaar number, Jan Dhan yojana, unified payment interface and IMPS (immediate payment service)	There is a lack of Financial Literacy among rural people about the safety aspects. A big awareness drive has to

			h			economy by financial rewiring with emphasis on the new way of life for the country from informal economy to formal economy	India has the digital infrastructure to leapfrog and accelerate the transition	be undertaken to safeguard interest of common men.
13	Sumanta Mukhopadhyay	A Study on the Positive Potential of Demonetization and Digital Payment System to improve Service Quality of Indian Banks	IRA-International Journal of Management & Social Sciences	2017	Secondary Data	It has been seen that most of the respondents think Reliability to be the most important dimension, followed by Responsiveness, Assuranc	There are huge benefits in Digital and SERVQUAL and if amalgamated, they can improve in SERVICE Quality Dimensions (Reliability, Responsiveness, Assurance, Empathy and Tangibles) and amalgamate the best of both	Demonetization drive by Indian Government and the shift towards Cashless Payment System are expected to go a long way in fulfilling these ambitions of commoners and socio-

						e, Empathy and Tangibles.	worlds – Digital and SERVQUAL	economic-political elites alike
14	K Poongothai and A Nandhini	Analytical view on the online banking services of public sector banks in Coimbatore	International Journal of Applied Research	2017	Convenience Sampling of 200 internet banking customers	The socio-economic profile of the customers, information about online banking, online services availed to customers by public sector banks has been evaluated using simple percentage analysis and to analyze the	Undoubtedly e-banking is a strong catalyst for the economic development and in order to enhance the propensity to use e-banking as a primary channel, it must be tailored suiting to the need of the customers	Banks must provide more advertisement in rural areas and frequently update their customers. Banks can promote online banking by making it more user friendly

						satisfaction level of the consumers, chi-square test has been employed		
15	Sudesh Kumar Sunanda n Bumra	Demonetization In India: Pre And Post Effect On Indian Industry	International Journal of Scientific & Engineering Research	2017	Secondary Data	The big bang initiative taken by government was necessitated to tackle the issue of counterfeit Indian bank notes, effectively nullify black money boarded in cash &curb terrorism with fake notes	The demonetization initiative encourages the use of plastic and electronic money, cash transactions will become less common. The transition to a cashless economy will also improve savings in financial assets which will benefit the banks and the Governmen t	Customers and companies are shifting to cashless platform, demand will come back from unorganized players to organized ones. The automobile sector saw a short term impact where the purchases were delayed due to scarcity of funds, but was neutral

								for purchases through financial companies
16.	Piyush Kumar Dhani Shanker Chaubey	Demonetization and its impact on adoption of digital payment: opportunities, issues and challenges	Abhinav National Refreed Journal of Research in Commerce & Managemen	2017	Secondary Data	83% customers shifted to digital transaction after demonetization , 7.8 % did not shift to digital transaction after demonetization and only 9.3% shifted for some time after demonetization .	People are not adapting online banking due to problem in adapting technology, server problem, etc.	after demonetization, People adopted technology slowly, but don't wanted to pay extra for digital transaction.
17	Stephen Aro-Gordon	Implementation of Financial Inclusion Strategy in Nigeria	SDMIMD Journal of Management	2017	Secondary Data	the national financial exclusion rate has reduced from 52.5 percent in 2008 to 41.6 percent in 2016,	by 2020 with 70 percent people using smartphones and 90 percent mobile broadband networks, and it is in this context that the role of mobile money (M-Pesa), bypassing	Govt. and other stakeholders should make huge investment in human capital development through qualitative education so

						more than half (55.4%) of the female adult population still remained excluded	traditional banking, in accelerating financial inclusion is documented	as to develop the much-needed financial skills and competencies that are required to imbibe and adapt technology to improve quality of life
18	Hussain Ahmad and Abdelh Alim al-zu'bi	Determinants of Internet Banking Adoption among Customers of Commercial Banks: An Empirical Study in the Jordanian Banking	International Journal of Business and Management	2016	Descriptive research Primary data of 370 customers from 27 branches of Bank in Jordan	The descriptive analysis of the sample profile indicates that the adoption rate is low (14.5%) and is tracked mainly by customers of high education levels and high ability in using computer	The profitability of banks using Internet banking was higher than nonusers of the Internet, and the small banks focusing on online banking services were less cost than nonusers of IB	A bank should design the website with adequate and precise information content. banks can segment their customers into specific clusters through utilizing the demographic variables

						applications and having internet experiences		of IB to improve their marketing mix efficiently
19	Jameel Salma	A study on employee perception towards e-banking with special reference to SBTPalakkad District	Intercontinental journal of marketing research review	2016	Simple random sampling Primary data of 30 employees of SBT from Palakkad District	Employee customer relationship and overall performance of banks are improved by e-banking services.	There is positive attitude by employees towards e-banking. Through this study majority of branch employees opined that e-banking leads to better employee customer-relationship.	Perception towards e banking is same irrespective of age, gender, education and experience so more awareness should be generated among customers to use it.
20.	Hani A. AlHaliq &	Customer Satisfaction with	Asian Social Science	2016	Analytical Primary data of	Electronic services have	Internet is the cheapest	The greatest emphasis has to be

	Ahmad A. AlMuhirat1	Electronic Banking Services in the Saudi Banking Sector			100 customers of Al Rajhi and Al Ahli in Al Qasim Region	become the main pillar for Saudi banks because of their ability to improve speed, performance and productivity. Online banking has been fully adopted as a value-added service to attain customer satisfaction and cost advantages	delivery channel for banking products as by using internet as a channel of delivering services banks can reduce the number of branches as well as their staff	placed on the organization and improvement of electronic services, facilitating electronic transactions, processing performance and enhancing the specifications of electronic services
21.	Jaroslav Belás, Michal	Electronic banking security andcustomer satisfaction	J ournal of security	2016	Primary Data 321 customers in	Research has shown	The electronic banking	Commercial banks which base their

	Korauš, Felix Kombo, Anton Korauš	in commercial banks	and sustainability issues		Slovakia	more than 70 % of respondents in Slovakia believe their bank takes a proper care of their money. It was also found electronic forms of banking are utilized by more than 90 % of clients, most frequently by university educated ones.	security is a challenge for current bank management all over the world what has been confirmed also by numerous successful attacks on commercial banks and their customers. The trust in the payments via electronic banking is at average levels as there appear hacking attacks and bank frauds from time to time	business mostly on their own trustworthiness should constantly improve applied technologies and protect themselves against potential hacking attacks

22.	D.N.V.Krishna Reddy , M.Sudhir Reddy	A Study On Customer's Perception And Satisfaction Towards Electronic Banking In Khammam District	IOSR Journal of Business and Management	2015	Explorative 200 bank account holders' in Khammam District	Frequently used E-Banking services are ATM, Bill payments & getting the bank statements.Consumers are using various services provided by their respective banks and the highest used services are the ATM & Bill Payment across various income groups.	Here it can be concluded that around 70 % of people have positive perception & are satisfactory with E-Banking Services. Still people of these areas are not using all the E-banking services frequently because they less knowledge about computer and internet; so they feel hesitation in using E-banking services.	**B**anks should improve their promotional and communication strategies to make aware the customers regarding IT services and buildup positive perception to improve the level of usage of E-Banking with high level of satisfaction

23.	Uday Singh Rajput	Customer Perception on E-Banking Service"	P acific Business Review Internati onal	2015	285 Internet Banking Customers Descriptive	only 95% people are aware about E-banking Services. 89% people are using the E-Banking services regularly. Others are using in a very irregular manner. 45% responde nts said E Banking is time saving process. Only 37% said that E-Banking is easy to use	People of these areas are not using all the banking services frequently because they very little knowledge about computer and internet; so they feel hesitation is using E-banking services	Banks have to take more initiatives in educating the customer regarding online transactions and creating awareness for the same.
24.	Pallavi Mehta	Online banking services and customer satisfaction: a comparative study of public and private banks in udaipur city	I nternatio nal Journal of Researc h in Business Manage ment	2015	Descriptive study 400 banking customer	82% responde nts are male and only 18% are female which shows that males are using online banking	The customers of both public and private banks are satisfied with the services provided by the	The banks should enhance the service quality to ensure maximum customer satisfaction and the public banks should also focus on services which can attract

						services more than females. Nearly 70 % of the customers are satisfied by the online banking services provided by the bank. Cash withdrawal, online shopping and to make a deposit are the three top ranked reasons for online banking	banks and the preference to use online banking services does not depend upon the profession of the consumers. The male and female consumers are both nowadays using online banking services for their convenience and the trend of online shopping, fund transfer, deposits etcis increasing	customers as today also a greater percentage of customers prefer public banks for safety and security. India has a huge untapped market and so banks must innovate their services for inclusion of the new customers.

							at a fast pace	
25.	Dr. Timira Shukla, Dr. Anita Singh	Employee perception towards Technology in Banking Sector	Research Journal of Social Science & Management	2014	Descriptive	The factors like training, employee learning, management support and co-ordination demonstrate that employees have a positive orientation towards technology at work place especially when banks encourage it.	The study reiterate that the role of the organization (bank) is important in promoting the use of technology at workplace	The study highlights the factors that should be taken into consideration for improving the acceptance of technology at workplace especially in the context of banks inIndia

26.	Alagh Jacinta Itah Emeka E. Ene	Impact of Cashless Banking on Banks' Profitability (Evidence from Nigeria)	Asian Journal of Finance & Accounting	2014	Exploratory Secondary Data	To sustain the electronic payment system, certain strategic measures must be taken to reduce negative effects of the problems identified as obstacles to the smooth functioning of the system.	The major problems hindering the effective operation of cashless banking in Nigeria are infrastructural deficiencies such as erratic power supply, lack of government support and high charge on payment terminals (POS, ATMS) e.t.c.	ICT is indeed a worthy venture to the banking sector, the government and even to customers. It is therefore only right that these beneficiaries join forces to ensure that E-banking stays for good in our country Nigeria.
27.	Geetu Gupta , Amandeep Kaur	An Economic Analysis of Productivity and Performance of Public Sector Banks in India	Universal Journal of Industrial and Business Management	2013	Exploratory Secondary data from IBA (Indian Banking Association)	Efficient banking systems contribute in an extensive way for higher economic growth in any	These days introducing internationally followed best practices	For a strong and resilient banking and financial system, therefore, banks need to go beyond peripheral issues and

						country	and observing universally acceptable standards and codes is necessary for strengtheni ng the domestic financial architecture . This includes best practices in the area of corporate governance along with full transparenc y in disclosures	tackle significant issues like improvemen ts in profitability, maintain managemen t efficiency level and technology and exploring available cost-effective solutions.
28.	S.Ramya 1, K. Rajam , Dr. D. Sivasubr amanian	A study on employees' perception of customer relationship management in e-banking	Asia Pacific Journal of Researc h	2013	Survey method for 20 bank employees	Bank employee s have a positive perceptio n towards e banking services in customer managem	The main target of digitalizati on is to push Indians to a less cash	It was discovered that banks should intensify efforts in their customer relationship efforts and back it up

						ent.	economy by financial rewiring with emphasis on the new way of life for the country from informal economy to formal economy	with up to date information and communication technology

29.	Fozia	A Comparative Study of Customer Perception toward E-banking Services Provided by Selected Private & Public Sector Bank in India"	International Journal of Scientific and Research Publications	2013	Descriptive Research 196 banking customer's in Aligarh	The study concluded that different age group of customers have different perception toward the e-banking services and the usage level of these banks' customer is different so bank should concentrate on all the age group of customers for betterment of e banking banks	This study has analyzed the overall perception of customers regarding the services of e-banking. Age and occupation are the important demographic factors in the banks which have used to measure the perception of the customers on e-banking services.	E-banks should create awareness among people about e-banking products and services. Customers should be made literate about the use of e-banking products and services. E-banking services should be customized on basis of age, gender, occupation etc. so that needs and requirements of people are met.
30.	G. Yohavarshini , B. Madhumamtha , C. Priya	A Study on Demonetisation in India and Its Effectuations	International Journal of All Research Education and Scientific Methods (IJARESM)	2013	Exploratory Secondary Data	Demonetisation is welcomed by 82.3 percent of the people, whereas opposed by 17.7 percent. Among them, 80.3 percent agree that	every individual that the remedial steps have to be taken to facilitate them by printing sufficient notes which should be made available as soon as	Demonetisation is welcomed by the majority of the citizens with a common suggestion that the new notes might have been ready which would have reduced the defects of the

						it is necessary, meanwhile, 19.5 percent stand against its relevance in India.	possible in all the Banks and ATMs, conducting awareness programs to utilize the _Digital Transactions ' by all.	same great move
31.	Lakshmi Narayana. K, Sri Hari.V,. P. Paramashivaiah	A Study on Customer Satisfaction towards Online Banking services with reference to Bangalore city.	International Journal of Research in Management	2013	Descriptive Research Primary data of 250 customers in Bangalore	This research study revealed that Banking Needs, followed by Core Services, Problem Resolution, Cost Saved, Convenience and Risk and Privacy Concerns were the major factors that strongly affect the overall satisfaction of online consumers .Feature Availability and Consumer Continuation were found to moderately affect the overall satisfaction of customers using Online	Measuring customer satisfaction can provide banks useful information about customer loyalty and retention, and also help them devise effective strategies to use efficient customer service as a distinguishing factor in this heavily customer-oriented service industry.	A proactive and creative approach by banks, for example, providing consumer education in Internet banking and friendly customer service will help improve the consumer confidence

						banking services		
32.	Omotunde 1 Muyiwa , Sunday 1 Tunmibi, and John-Dewole A.T	Impact of Cashless Economy in Nigeria	Greener Journal of Internet, Information and Communication Systems	2013	Secondary Data	11.1% of the respondents believed that cashless policy will increase employment. A higher percentage 22.2% of the respondents, believed that cashless policy in Nigeria will reduce cash related robbery thereby reducing risk of carrying cash.	The introduction of cashless economy in Nigeria can be seen as a step in the right direction. It is expected that its impact will be felt in modernization of Nigeria payment system, reduction in the cost of banking services as well as reduction in high security and safety risks	Cashless economy aims at reducing the amount of physical cash circulating in the Nigeria economy and thereby encouraging more electronic–based transaction
33.	Muhammad and Rana	Factors distressing the Internet Banking adoption of among adult students in Kingdom of Saudi Arabia	Business and Management	2012	Exploratory Primary Data of 150 students in Saudi Arabia	This research has great implications for the bank managers. They can reposition their advertising strategies to	Electronic media campaigns can be launched, focusing how internet banking is addressing the concerns about ease of use, usefulness, compatibilit	In today's highly competitive financial services market, knowledge of factors distressing Internet Banking adoption can help bank managers to decide about the extent to which a technology based systems can be used, the appropriate

						motivate their customers for the adoption of Internet Banking	y and credibility. This will not only lead the customers to adopt internet banking even it will sustain the existing customers	type of these systems, the pace of implementation and the type of customer support required
34.	Hassan et al	Customer service quality perception of internet banking amongst different age groups of both male and female	International Journal of Learning & Development	2012	Descriptive Primary Data of 126 internet banking customer in Bhawalpur (Pakistan)	The research found that Web design, security, trust, product diversification, credibility, collaboration, access and communication strongly affect the customer perception about the quality of internet banking service	In case of any query there must not be communication gap and customer have access to the management and banking staff when needed. If banks work on these determinants that it would surely increase its customers using online banking	Easily navigable website would be comforting for customers and they would prefer to use online services. Trustworthy and secured online system, if provided, would make the decision easy for the customer moving to internet banking.
35.	Roshan lal, Rajni	E-banking: the	Asia	2012	Analytical	This research	In India, E-banking is	E-banks

	saluja	Indian scenario	Pacific Journal of Marketing & Management Review		research on Secondary Data	study revealed that Banking Needs, followed by Core Services, Problem Resolution, Cost Saved, Convenience and Risk and Privacy Concerns were the major factors that strongly affect the overall satisfaction of online consumers. On the other hand, Feature Availability and Consumer Continuation were found to moderately affect the overall satisfaction of customers using Online or Internet banking services	in a nascent stage. No doubt Indian banks are making sincere efforts for the adoption of advanced technology and installation of e-delivery channels but still masses are wary of the concept.	should create awareness among people about e-banking products and services. Customers should be made literate about the use of e-banking products and services. E-banking services should be customised on basis of age, gender, occupation etc so that needs and requirements of people are met accordingly
36	Tooraj Sadeghi and Sahel	The Role of Behavioral Adoption Theories in	Middle-East Journal	2011	Structure Equation Modelling	Some of the factors such as	The factors of accuracy, reliability,	Service quality enable

	Farokhian	Online Banking Services	of Scientific Research		Primary data & Secondary Data	convenience, security. and usefulness in conducting financial affairs did not show a great difference between males and females. Results. Availability appears to be easier for females	image, impression of the bank and management. and Web site design are most correlated with satisfaction. The factors of security and privacy had the least correlation with satisfaction	management to identify quality problems and help them plan the launch of a quality improvement program, thereby improving the efficiency, profitability. and overall performance.
37.	Nupur	E-Banking and Customers' Satisfaction in Bangladesh: An Analysis	International Review of Business Research Papers	2010	Exploratory Primary data of 250 customers	There is a relation between customer satisfaction in e-banking and reliability, responsiveness, assurance, empathy, and tangibles	Gradual process for implementing e-banking, new policies, rules and regulations are being enacted by the Bangladesh Bank Wise	E-banking is a much talked issue for last few years in Bangladesh and currently gaining patronization for the country by the Bangladesh Bank which is a central bank.

38.	K. Ravichandran, K Bhargavi, Arun Kumar	Influence of Service Quality on Banking Customers' Behavioral Intentions	International Journal of Economics and Finance	2010	Purposive Sampling of 102 banking customers	the service quality variables of tangibility, responsiveness and empathy dimensions play important role in predicting Customer behavioral intention	the variables of service quality namely Modern looking equipment and employees understands customers specific needs were the dominant variables that increase the overall behavior intention among customers of public retail banks	Further studies can be done on whether the customer is more concerned with the convenience issue such as location of the branches or use of technology
39.	Elisha Menson Auta	"E-banking in developing economy: empirical evidence from Nigeria"	Journal of Applied Quantitative Methods	2010	Exploratory research Primary data from 250 banking customers in Nigeria	Customers are satisfied with ebanking system providing convenience and flexible advantages such as	Almost all banks have invested in expanding and improving the Information Technology systems and a number of new e-banking services have been developed.	Nigerian banks have embraced innovative banking technologies and e-banking services in recent years

						easy transfer, speedy transactio n, less cost and time saving benefits to its customers.		
40.	Nasim Z. Hosein	"Internet Banking: An Empirical Study of Adoption Rates among Midwest Community Banks"	Journal of Business & Economi cs Research	2009	Primary Data 362 non IB users	The perceived usefulness (PU) does not affects customers " adoption of IB whereas perceived ease of use (PEOU) affects customers ' adoption of IB	Companies need to standardize their IB services to make the service as simple as possible for consumers to use. At the same time, they need to develop more effective websites that offer clear and precise instructions, so as to provide adequate support for users of their service. marketing programs	By boosting the ease of use of IB services, combined with bank defined incentives, banks in the Midwest region would stand a better chance to increase the adoption rate of IB users, and from a management' s perspective, it may be worthwhile to move these factors to the forefront of their IB

Article Reviewed: 1

Abhani Dhara K "A study on impact of demonetization over the banking sector with reference to veraval city"International Journal of Marketing & Financial Management 2017

Abstract: The present government took an enormous step to terminate Rs 500 and Rs 1000 notes with prompt effect on 8th November 2016. Proceed was aimed to control the fake currency circulation, black money and terror financing movements in the country. India has the highest level of currency in circulation at nearly 13% of GDP. The act of demonetization is expected to have a marked impact on various sectors

Objectives: 1.To study the growth of different industries during the post and pre demonetization era. 2. To determine the future aspects of demonetization with regard to the economic growth of the country.

Research Methodology:

Sample size	2016-17
Research Design	Analytical
Sampling area	Secondary data

Findings: 51% employees had opinion that customers are moving towards online banking. 52% employees said black money which is in form of cash has been curbed by government. 69% employees were positive about customer behavior on keeping money at bank

Conclusion: Almost 52% employees said, demonetization is a good tool for curbing black money. Black money is not only in form of cash but also in form of property, gold, land etc. If we are purely talking about black money in form of cash, then it may be a good tool.

Observation: This time demonetization has proven somehow more successful as compare to previous two.

Article Reviewed: 2

Sandeep Gandhi, Madhu Bhushan "Demonetization 2016 -Its impact on Indian bank employees" International Journal of Applied Research, 2017

Abstract: The continuous notifications from RBI and the absence of money provided have led banking establishments facing the fury of customers. Banks' staff served the public and worked overtime to keep their duties, but felt helpless when they did not receive enough cash to meet amount of money required by the customers.

Objectives: 1.To understand effects of demonetization on bank employees from different perspective. 2. To study the challenges faced by bank staff during demonetization. 3. To understand scenario of Indian Banking industry after demonetization.

Research Methodology:

Sample size	2016-17
Research Design	Analytical
Sampling area	Secondary data

Findings: Demonetization has good and adverse effects on bank employees. Mental stress, physical stress, vigilance stress to maintain profitability and stressed assets management are on one side, increase in knowledge base, Digitization, wages improvement, overall management of operational sphere and futures refined HR policy are on other side.

Conclusion: With reduction of cash transactions the footfall will reduce drastically reducing the workload. Also digital payments would make it easy to track transactions

Observation: Technology is going to be even more pivotal in banking industry than ever before. If this entire demonetization gets success all the queues in the country to pay any bills (Tax, utilities etc.) will vanish and only a 5 minute transaction will suffice for everything.

Article Reviewed: 3

Inder Pal Singh, Dr. Payal Bassi "Customer satisfaction with internet banking in public and private bank", International journal of engineering sciences & research technology March, 2017

Abstract: E- Banking is about using the infrastructure for digital age to create opportunities, both local & global. IT enables the dramatic lowering of transaction cost and the creation of new types of banking opportunities that address the barriers of time and distance.

Objectives: To understand customer satisfaction by use of internet banking

Research Methodology:

Sample size	200 internet banking customer
Research Design	Exploratory
Sampling area	Patiala

Findings: HDFC and ICICI bank have pulled in youthful and proficient staff for the web operations, while SBI and Canara bank still endure because of the inflexible attitude of the old workers

Conclusion: Inside Patiala city, because of modern base and instructive establishments, lion's share of clients is utilizing web managing an account. These clients are from administration class. Customers of private sector bank are highly satisfied by online banking.

Observation: Due to new innovation, organization have increased the productivity, but training of the employees must be focused for better results. More research should be done to understand the training needs of the employee.

Article Reviewed: 4

J.Anupama, Patny. CH.Siva Rama Krishna Sarma, "Impact of Demonetisation on Banking - A Conceptual Study" SSRG International Journal of Economics and Management Studies2017

Abstract: The term Demonetization has become a household name since the government pulled the old □500 and □1,000 notes out of circulation. In this paper an attempt is made to bring in the insights of Demonetization and its impact on Banks. How far Governments objectives have been fulfilled, whether it has served the purpose with which it has been implemented. Opinion of many Banks' higher officials has been included to understand whether this move yields positive responses and its impact on economic growth.

Objectives: 1) To high light on the Demonetization in India and after effects of it. 2) To present the scenario of deposits and growth in Banks, post Demonetization. 3) To study impact of Demonetization on Indian Economy.

Research Methodology:

Sample size	2016-17
Research Design	Analytical
Sampling area	Secondary data

Findings: Demonetization would be positive for sectors like banking and infrastructure in the medium to long term and could be negative for sectors like consumer durables, luxury items, jewelry, real estate and allied sectors, in the near to medium term. It can also lead to improved tax compliance, fiscal balance, lower inflation, lower corruption, complete elimination of fake currency, a step for sustained economic growth in the longer term

Conclusion: demonetization is not an unmixed blessing but merits are more than demerits and the economy will move forward with less cash holdings by banks.

Observation: Demonetization would be positive for sectors like banking and infrastructure in the medium to long term and could be negative for sectors like consumer durables, luxury items, jewelry, real estate and allied sectors, in the near to medium term

Article Reviewed: 5

M. Prabhu , Girish V , Mamatha R "Demonetization and its effect on Banking Sector"OSR Journal of Business and Management (IOSR-JBM), 2017

Abstract: Demonetization is a tool to battle Inflation, Black Money, Corruption and Crime, discourage a cash dependent economy and help trade. It has influenced all almost all the corner of the economy. Its effect on Banking Sector is significant as Bank is a center for channeling the legal tender money to all needs of the society. The biggest beneficiaries of demonetization are Banks. It made the banks to accept the deposits without any cost of promotion and drastically increased liquidity position of the banks.

Objectives: 1.To study the influence of demonetization on Banks operations. 2. To find out positive and negative results of post demonetization on Bank operations.

Research Methodology:

Sample size	2016-17
Research Design	Analytical
Sampling area	Secondary data

Findings: Demonetization has brought plethora of challenges in additions to the challenges which are already facing by Banks. In short-term, it disrupted the banks and stressed strongly to carry out bank operations and in long run it helped the banks to pool the deposits without incurring of any cost

Conclusion: Banks are major institutions affected by demonetization. It disturbed the regular operations temporarily. But it helped the economy to grow and develop through financial institutions like Banks.

Observation: Demonetization has disturbed the bank operations and made the employees to work under unconditional stress in extended working hours of a day. Most of the banks were not able to discharge other banking services while exchanging the banned currency notes

Article Reviewed: 6

L.V.Kamala Devi, L.V.Rajavalli Devi"Impact of Demonetisation on Financial Inclusion in India"IOSR Journal of Business and Management (IOSR-JBM), 2017

Abstract: Financial inclusion is the delivery of financial services at affordable costs to vast sections of disadvantaged and low-income groups. It is a key measure for inclusive growth and gained rapid momentum with the government decision of banning the Old High Denominations (OHDs) leading to overall development of the economy and benefitting the society as a whole.

Objectives: 1) To study the various challenges faced in financial inclusion and challenges faced after demonetization. 2) To study the impact of demonetization of financial inclusion

Research Methodology:

Sample size	2016-17

Research Design	Analytical
Sampling area	Secondary data

Findings: There is a significant impact of demonetization on digital payment system (in volumes) for 6 pairs taken in the sample NEFT,IMPS-Immediate Payment System, NACH, Number of ATMs, Number of POS, Prepaid Instruments and Mobile Banking except in case of NACH.

Conclusion: In Post demonetization the usage of financial services increased dramatically. There was a great advancement from nonusers to users, increasing the financial inclusion in the country

Observation: Nearly 2 Billion are unbanked, a quarter of the total population not using these financial services effectively which implies no savings no insurance and paying too high a transfer fees. It implies to meet the credit requirements of the common man by bringing banking services to the doorstep. The findings of the study reveal that demonetization had a positive impact on financial inclusion

Article Reviewed: 7

P. Kishore Kumar, Mohd Amzad Pasha "A Study to Propose a Model for Consumers' Attitude towards Online Banking after Recent Demonetization in India" Saudi Journal of Business and Management Studies, 2017

Abstract: The aim of this study is to propose a model for understanding consumer attitude towards online banking regard to recent demonetization in India. The popular consumer behavior models like theory of planned behavior, theory of reasoned action and technology acceptance model are reviewed for developing the proposed model in this study. The dependent factor in the proposed model is consumer attitude towards online banking and independent factors are demonetization knowledge, convenience, social status and convenience.

Objectives: To study the consumers' attitude towards online banking in the era of demonetization.

Research Methodology:

Sample size	2016-17
Research Design	Analytical
Sampling area	Secondary Data

Findings: There is a positive relation between demonetization knowledge and social status and consumer attitude towards online banking.

Conclusion: The security concerns and lack of knowledge about online transactions are some of the major barriers to adopt online or internet banking

Observation: The model can be enhanced by adding other factors like intention and adoption with regard to online banking. Banks should organize customer training sessions to educate them about internet banking.

Article Reviewed: 8

Dinesh C. Agrawal & Sakshi Chauhan "A Comparative Study of E-Banking in Public and Private Sectors Banks (with special reference to SBI and HDFC bank in Haridwar)"Motherhood International Journal of Multidisciplinary Research & Development, 2017

Abstract: In Today's scenario role of e-banking is very valuable. Without e-banking no banks can work. In this we analysis, how much e-banking used in Public and Private sectors bank?(in reference to SBI and HDFC bank) Objective of the study is to find the consumer satisfaction in respect of e banking and the perception of employees for using e-banking in Public and Private sectors banks

Objectives 1) To study public sector banks v/s private sector banks from the e-banking perspective. 2) To assess the customers' and bank employees' satisfaction level with the current banking facilities. 3) To find the most important factor that is inducing people towards e-banking.

Research Methodology:

Sample size	100 banking customers
Research Design	Descriptive
Sampling area	Haridwar

Findings: More number of people has account with private banks. Number of problem faced by the people is more in public sector banks. People want a change in the behavior of the staff of the public sector banks. People are more satisfied from the private sector banks due to their better services provided by them. The facility that was availed by most of the people at private sector banks was that of Internet/ Phone banking by ATM/Debit card

Conclusion: The above study it is clear that private banks are providing better services than nationalized banks. 90% respondents favored that private banks are providing better services than nationalized banks while 10% respondents are not agree with it.

Observation: Banks should organize customer training sessions to educate them about internet banking and a study can be done on understanding the impact of training on customer with respect to internet banking.

Article Reviewed: 9

Pranjali A. Shendge, Bhushan G. Shelar Smitaraja S. Kapase "Impact and Importance of Cashless Transaction in India" International Journal of Current Trends in Engineering & Research (IJCTER)**, 2017**

Abstract: The Research paper focuses on impact and importance of cashless policy in India. According to Government of India the cashless policy will increase employment, reduce cash related robbery thereby reducing risk of carrying cash. Cashless policy will also reduce cash related corruption and attract more foreign investors to the country**.**

Objectives: 1) To know what a Cashless Transaction means. 2) Impact and importance of Cashless Transaction System. 3) Analyze the future trend of Cashless Transaction.

Research Methodology:

Sample size	2017-18
Research Design	Analytical
Sampling area	Secondary data

Findings: After Demonetization, E-wallet payment method is more preferred by customers than any other payment methods. According to this survey, 1% users preferred cash as payment method, 18% for debit/credit cards, 23 % for Net banking and 59% users preferred E-wallet as payment method.

Conclusion: India is gradually transitioning from a cash-centric to cashless economy. Digital transactions are traceable, therefore easily taxable, leaving no room for the circulation of black money. A large number of businesses, even street vendors, are now accepting electronic payments, prompting the people to learn to transact the cashless way at a faster pace than ever before.

Observation: The benefits of this move have now started trickling in with more and more people switching to digital modes of receiving and making payment. India is gradually transitioning from a cash-centric to cashless economy

Article Reviewed: 10

Sadaf Firdous and Rahela Farooqi, "Impact of internet banking service quality on customer satisfaction" Journal of Internet Banking and Commerce, April 2017,

Abstract: To add to the existing knowledge in the electronic banking field of study. To help the banks and policy makers have a better understanding of the internet banking dimensions and their contributions towards customer satisfaction. Especially since not much research has been done in this regard in India which has become the hub of e-banking development after the recent demonetization by the present government, enabling people to go cashless and enhance a digital economy

Objectives: 1) To identify the various dimensions of internet banking service quality.2) To examine the relationship between the customer satisfaction and the various internet banking

service quality dimensions.3) To study the impact of the internet banking service quality dimensions on the satisfaction of customers

Research Methodology:

Sample size	194 internet banking customers
Research Design	Exploratory
Sampling area	New Delhi

Findings: The result implicated that the internet banking service quality dimensions have a significant impact on the customer satisfaction of internet banking customers. Each of the dimension namely efficiency, system availability, fulfillment, privacy, contact, responsiveness and contact individually contribute 70% to the overall customer satisfaction in internet banking.

Conclusion: The study revealed that efficiency, privacy and website design are the major integral determinants of internet banking services quality. The empirical results show that there is a direct relationship between internet banking service quality dimensions and customer satisfaction in the banking industry

Observation: The internet banking users are mostly youngsters with a good level of education, if banks has to increase business, new customers must be encouraged to adopt internet banking. The research can be done on how banks can promote use of internet banking among customers.

Article Reviewed: 11

K. C. Balaji and K. Balaji"A Study on Demonetization and Its Impact on Cashless Transactions" International Journal of Advanced Scientific Research & Development 2017

Abstract: For every economy, money is considered as the life blood. Money emerged when the unlimited wants of humans were not met through the barter system. Money forestalls "the double coincidence of wants. The demonetization has several aims of eradicating black money, removing counterfeit notes, stopping money laundry and so on. Apart from these direct and primary aims it focuses on encouraging cashless transactions as well.

Objectives: 1) To study the history of demonetization across the world and in India. 2) To study the impact of demonetization on cash less transactions.

Research Methodology:

Sample size	2016-17
Research Design	Analytical
Sampling area	Secondary data

Findings: Demonetization is a remedial measure for the alleviation of unaccounted money and counterfeit notes. Demonetization is always followed by remonetisation, because there is no other go

Conclusion: Due to several reasons, various countries have put the ban on circulation of currency notes, nullifying the value of certain currency notes in many scenarios. Demonetization is done in many countries in order to bring down the hyperinflation, to eradicate black money and counterfeit currency and to bring stability in the economy

Observation: The recent acceptance of e-transactions by people gave scope for e-banking in our country. There is a tremendous increase in mobile banking and Immediate Payment System (IMPS) usage in India post demonetization

Article Reviewed: 12

Mathangi R1., Latasri O.T.V and Isaiah Onsarigo Miencha "Improving service quality through digital banking-issues and challenges" International Journal of Recent Scientific Research 2017

Abstract: This paper aims to demonstrate service quality improvement through digital banking. It highlights the steps taken by RBI and the government's move after demonetization. This paper discusses convergence of technologies through the digital banking for a smooth transition towards a transparent economy

Objectives 1) To study the conceptual framework of digital banking. 2) To identify the RBI's initiatives on digital banking and financial rewiring made by the bankers by STEP approach. 3) To examine the role of private participation by the Fintech companies. 4) To identify various metrics used for enhancing the service quality and offer suggestions for better implementation.

Research Methodology:

Sample size	November 2016 to Jan 2017
Research Design	Analytical
Sampling area	Secondary Data

Findings: The main target of digitalization is to push Indians to a less cash economy by financial rewiring with emphasis on the new way of life for the country from informal economy to formal economy

Conclusion: With the Aadhaar number, Jan Dhan yojana, unified payment interface and IMPS (immediate payment service) India has the digital infrastructure to leapfrog and accelerate the transition

Observation: There is a lack of Financial Literacy among rural people about the safety aspects. A big awareness drive has to be undertaken to safeguard interest of common men. The research can be done on security issues in Internet Banking.

Article Reviewed: 13

Sumanta Mukhopadhyay "A Study on the Positive Potential of Demonetization and Digital Payment System to improve Service Quality of Indian Banks" IRA-International Journal of Management & Social Sciences, 2017

Abstract: The present wave of Demonetization and Digital Payment System towards a Cashless Loyal customer base can only be created through delivering Customer Delight. This paper deals with different works related to banking done in India, the different dimensions researched so far and the positive potential of Demonetization and Digital to make SERVQUAL Dimensions more effective towards delivering better customer satisfaction.

Objectives: To do Investigative Study among the Customers of a leading PSU Bank to find out the Efficacy and Comparative Importance of five Service Quality Dimensions, namely, Tangibles, Reliability, Responsiveness, Assurance and Empathy

Research Methodology:

Sample size	Secondary data
Research Design	Analytical
Sampling area	2016-17

Findings: The SERVQUAL Model has now become more important instrument with which banks needs to calibrate their service operations. And the latest Demonetization drive by Indian Government and the shift towards Cashless Payment System are expected to go a long way in fulfilling these ambitions of commoners and socio-economic-political elites alike

Conclusion: There are huge benefits in Digital and SERVQUAL and if amalgamated, they can improve in SERVICE Quality Dimensions (Reliability, Responsiveness, Assurance, Empathy and Tangibles) and amalgamate the best of both worlds – Digital and SERVQUAL

Observation: Demonetization drive by Indian Government and the shift towards Cashless Payment System are expected to go a long way in fulfilling these ambitions of commoners and socio-economic-political elites alike

Article Reviewed: 14

K Poongothai and A Nandhini "Analytical view on the online banking services of public sector banks in Coimbatore", International Journal of Applied Research, 2017

Abstract: The emergence of new banking technology creates highly competitive market conditions, which have a critical impact upon customer behavior. Hence, it is the need of the hour for the banking sector, to better understand their customers and their attitudes toward

technology in general, to enhance increased satisfaction of their customers using online banking

Objectives: 1) To study the socio-economic profile of the customers using the on-line banking services, 2) To evaluate the opinion of customers on online banking services offered by banks in order to ascertain the extent of customer satisfaction 3) To analyze the variables influencing customer satisfaction on online banking services. 4) To identify the problems faced by customers on on-line banking services and to suggest suitable measures to improve quality of on-line banking services

Research Methodology:

Sample size	200 online banking customer
Research Design	Convenience sampling
Sampling area	Coimbatore

Findings: The socio-economic profile of the customers, information about online banking, online services availed to customers by public sector banks has been evaluated using simple percentage analysis and to analyze the satisfaction level of the consumers, chi-square test has been employed

Conclusion: Undoubtedly e-banking is a strong catalyst for the economic development and in order to enhance the propensity to use e-banking as a primary channel, it must be tailored suiting to the need of the customers.

Observation: Banks must provide more advertisement in rural areas and frequently update their customers. Banks can promote online banking by making it more user friendly. The study must be done in rural area and usefulness of internet banking.

Article Reviewed: 15

Sudesh Kumar Sunandan Bumra "Demonetization in India: pre and post effect on Indian industry" International Journal of Scientific & Engineering Research, 2017

Abstract: The present government took an enormous step to terminate Rs 500 and Rs 1000 notes with prompt effect on 8th November 2016. Proceed was aimed to control the fake currency circulation, black money and terror financing movements in the country. India has the highest level of currency in circulation at nearly 13% of GDP. The act of demonetization is expected to have a marked impact on various sectors.

Objectives1. To study the growth of different industries during the post and pre demonetization era. 2. To determine the future aspects of demonetization with regard to the economic growth of the country.

Research Methodology:

Sample size	Secondary data
Research Design	Analytical

Sampling area	Newspapers, magazines

Findings: It has been seen that most of the respondents think Reliability to be the most important dimension, followed by Responsiveness, Assurance, Empathy and Tangibles

Conclusion: The demonetization initiative encourages the use of plastic and electronic money, cash transactions will become less common. The transition to a cashless economy will also improve savings in financial assets which will benefit the banks and the Government

Observation: Customers and companies are shifting to cashless platform, demand will come back from unorganized players to organized ones. The automobile sector saw a short term impact where the purchases were delayed due to scarcity of funds, but was neutral for purchases through financing or banking co.

Article Reviewed: 16

Chaubey, Dhani & Kumar, Piyush. "Demonetization and its impact on adoption of digital payment: opportunities, issues and challenges" Abhinav National Monthly Refereed Journal of Research in Commerce & Management, 2017

Abstract: The digital payment changed the buying behavior of Indian society. It prevents black money market. It helps the government to maintain a record of all transaction. Digital Payment Habit has changed after demonetization. People have no other option for transaction so Indian society move slowly from cash to digital transaction system. On the earlier, when digital payment introduce people hesitate to change their transaction habits but after demonetization, they force to do their transaction with digital payment.

Objectives: 1) To know the importance of digital payment after Demonetization as perceived by the people of India. 2) To assess the people trust and confidence in digital payment system after Demonetization. 3) To assess the uses pattern and nature of transaction done by the people after Demonetization. 4) To identify the factors of digital payment after Demonetization.

Research Methodology:

Sample size	300 respondents
Research Design	Descriptive
Sampling area	Dehradun

Findings: 83% customers shifted to digital transaction after demonetization, 7.8 % did not shift to digital transaction after demonetization and only 9.3% shifted for some time after demonetization.

Conclusion: People are not adapting online banking due to problem in adapting technology, server problem, etc.

Observation: After demonetization, People adopted technology slowly, but don't wanted to pay extra for digital transaction

Article Reviewed: 17

Stephen Aro-Gordon "Implementation of Financial Inclusion Strategy in Nigeria" SDMIMD Journal of Management, 2013

Abstract: While global effort towards effective financial inclusion strategy has heightened over the past decade because of its positive correlation with improved income, employment generation, poverty reduction, and a stable financial system, research to date has not given adequate attention to the efficacy of national financial inclusion policy implementation in Nigeria, Africa's most populous nation.

Objectives: 1) Assess the overall performance of financial inclusion strategy in Nigeria, and advice on developing a strategic implementation framework for achieving greater financial inclusion in the country.

2) Appraise the achievements Nigeria's National Financial Inclusion Strategy (NFIS) geo-politically

Research Methodology:

Sample size	Secondary Data
Research Design	NFIS
Sampling area	2008-2016

Findings: The national financial exclusion rate has reduced from 52.5 percent in 2008 to 41.6 percent in 2016, more than half (55.4%) of the female adult population still remained excluded

Conclusion: By 2020 with 70 percent people using smartphones and 90 percent mobile broadband networks, and it is in this context that the role of mobile money (M-Pesa), bypassing traditional banking, in accelerating financial inclusion is documented

Observation: Government and other stakeholders should make huge investment in human capital development through qualitative education so as to develop the much-needed financial skills and competencies that are required to imbibe and adapt technology to improve quality of life.

Article Reviewed: 18

Hussain Ahmad and Abdelhalim al-zu'bi, "Determinants of Internet Banking Adoption among Customers of Commercial Banks: An Empirical Study in the Jordanian Banking" International Journal of Business and Management · February 2016

Abstract: The study aimed at investigating the adoption of Internet banking by customers of Jordanian commercial banks, the barriers restraining its growth, and the solutions to some of the main hindrances that face this innovative technology

Objectives: 1) To examine the key determinants of internet banking adoption behavior in Jordan. 2) To integrate the technology acceptance model (TAM), technology readiness index (TRI) and the diffusion of innovations (DOI) to develop predictions of internet banking adoption. 3) To find out whether the respondents' demographic characteristics (age, gender, education and income) have an influence on internet banking adoption.

Research Methodology:

Sample size	370 Customer from 27 branches
Research Design	Descriptive method is used.
Sampling area	Jordan

Findings: The descriptive analysis of the sample profile indicates that the adoption rate is low (14.5%) and is tracked mainly by customers of high education levels and high ability in using computer applications and having internet experiences

Conclusion: The profitability of banks using Internet banking was higher than nonusers of the Internet, and the small banks focusing on online banking services were less cost than nonusers of IB

Observation: A bank should design the website with adequate and precise information content. Banks can segment their customers into specific clusters through utilizing the demographic variables of IB to improve their marketing mix efficiently. A research can be done to study the customer segmentation and designing the marketing mix strategy for internet banking.

Article Reviewed: 19

Jameela m k& salma c t, "A study on employee perception towards e-banking: with special reference to SBT in Palakkad district" Intercontinental journal of marketing research review February 2016

Abstract: E banking is the term that signifies and encompasses the entire fear of technology initiatives that have taken place in banking field. E banking refers to doing of banking transactions through secured internet applications

Objectives: 1) To determine the perception level of employees towards e-banking.
2) To analyze the impact of e-banking on banks

Research Methodology:

Sample size	30 employees
Research Design	Simple Random Sampling

Sampling area	**Palakkad district**

Findings: Employee customer relationship and overall performance of banks are improved by e-banking services

Conclusion: There is positive attitude by employees towards e-banking. Through this study majority of branch employees opined that e-banking leads to better employee customer-relationship

Observation: Perception towards e banking is same irrespective of age, gender, education and experience so more awareness should be generated among customers to use it. Further studies can be done on understanding relation between various age groups and pattern of internet banking usage.

Article Reviewed: **20**

Hani A. AlHaliq1 & Ahmad A. AlMuhirat, "Customer Satisfaction with Electronic Banking Services in the Saudi Banking Sector" Asian Social Science; 2016

Abstract: This research aims to examine the extent of customer satisfaction with electronic banking (e-banking) services in the Saudi banking sector and to address issues with quality of services by focusing on the following: (i) ease of use; (ii) information security and reliability and its role in influencing customer adoption of electronic services; (iii) the mechanisms of monitoring and control over these services

Objectives: 1) information security and reliability and its role in influencing customer adoption of electronic services; 2) the mechanisms of monitoring and control over these services

Research Methodology:

Sample size	100 banking customers
Research Design	Analytical and descriptive
Sampling area	AlQassim region

Findings: Electronic services have become the main pillar for Saudi banks because of their ability to improve speed, performance and productivity. Online banking has been fully adopted in the Kingdom of Saudi Arabia as a value-added service to attain customer satisfaction and cost advantages

Conclusion: Internet is the cheapest delivery channel for banking products as by using internet as a channel of delivering services banks can reduce the number of branches as well as their staff.

Observation: The greatest emphasis has to be placed on the organization and improvement of electronic services, facilitating electronic transactions, processing performance and enhancing the specifications of electronic services. A study can be designed on studying the electronic services.

Article Reviewed: 21

Jaroslav Belás, Michal Korauš, Felix Kombo, Anton Korauš, "Electronic banking security andcustomer satisfaction in commercial banks" Journal of Security and Sustainability Issues"2016 march

Abstract: The aim of this article is to examine the selected attributes of commercial banks security in relation to customer satisfaction. We focused on electronic banking products as these represent a significant segment of today's bank activities. We compared the opinions of different social groups (men and women, university educated respondents and the others, respondents under the age of 35 and the elders)

Objectives: 1) To examine selected attributes of commercial bank security in relation to customer satisfaction. 2) To compare the opinions of different social groups (men and women, university educated respondents and the others, respondents under the age of 35 and the elders).

Research Methodology:

Sample size	321 banking customers
Research Design	Exploratory
Sampling area	Slovakia

Findings: Research has shown more than 70 % of respondents in Slovakia believe their bank takes a proper care of their money. It was also found electronic forms of banking are utilized by more than 90 % of clients, most frequently by university educated ones. The trust in the payments via electronic banking is at average levels as there appear hacking attacks and bank frauds from time to time.

Conclusion: The electronic banking security is a challenge for current bank management all over the world what has been confirmed also by numerous successful attacks on commercial banks and their customers.

Observation: Commercial banks which base their business mostly on their own trustworthiness should constantly improve applied technologies and protect themselves against potential hacking attacks. The area of research can be impact of technology on electronic banking.

Article Reviewed: 22

D.N.V. Krishna Reddy, M. Sudhir Reddy "A Study on Customer's Perception and Satisfaction Towards Electronic Banking in Khammam District" IOSR Journal of Business and Management, 2015

Abstract: The development and the increasing progress that is being experienced in the Information and Communication Technology (ICT) have brought about a lot of changes in almost all aspects of life. In the Banking Industry, it has been in the form of E-Banking or Online Banking or Internet Banking, which is now replacing the traditional banking mechanism

Objectives 1) To study the perception and usage level of respondents towards Electronic banking services in Khammam district. 2) To measure the satisfaction level of people towards Electronic Banking services in Khammam district. 3) To state the present situation of the Electronic Banking in Khammam district

Research Methodology:

Sample size	200 bank account holders
Research Design	Explorative
Sampling area	Khammam District

Findings: Frequently used E-Banking services are ATM, Bill payments & getting the bank statements. Consumers are using various services provided by their respective banks and the highest used services are the ATM & Bill Payment across various income groups followed by viewing of the account history.

Conclusion: Here it can be concluded that around 70 % of people have positive perception & are satisfactory with E-Banking Services. Still people of these areas are not using all the E-banking services frequently because they less knowledge about computer and internet; so they feel hesitation in using E-banking services.

Observation: Banks should improve their promotional and communication strategies to make aware the customers regarding IT services and buildup positive perception to improve the level of usage of E-Banking with high level of satisfaction.

ArticleReviewed: 23

Uday Singh Rajput "Customer Perception on E-Banking Service" Pacific Business Review International, 2015

Abstract: The present paper is the outcome of an empirical study conducted with the objective of investigating customer's views regarding e-banking. It covers Customers perception on online banking activities and its impact and promotional measures used by banks to promote online banking

Objectives 1) To study the growth and progress of electronic banking. 2) To study the perception of the customers towards payment banking. 3) To study about impact of e-banking on customers and bankers.4) To offer suggestions to improve the standard of e-banking service

Research Methodology:

Sample size	285 Internet Banking Customers
Research Design	Descriptive
Sampling area	Gwalior

Findings: Only 95% people are aware about E-banking Services. 89% people are using the E-Banking services regularly. Others are using in a very irregular manner. 45% respondents said E Banking is time saving process. Only 37% said that E-Banking is easy to use

Conclusion: 45 % people have positive perception & are satisfactory with E-banking. Still people of these areas are not using all the banking services frequently because they very little knowledge about computer and internet; so they feel hesitation is using E-banking services

Observation: Banks have to take more initiatives in educating the customer regarding online transactions and creating awareness for the same. A research can be done to study the awareness regarding internet banking among customers.

ArticleReviewed: 24

Pallavi Mehta "Online Banking Services and Customer Satisfaction: A Comparative Study of Public and Private Banks in Udaipur City", International Journal of Research in Business Management, 2015

Abstract: New channels used to offer banking services will drive the growth of banking industry exponentially in the future by increasing productivity and acquiring new customers. During the last decade, banking through ATMs and internet has shown a tremendous growth, which is still in the growth phase. Online banking allows customers of a financial institution to conduct financial transactions on a secure website operated by the institution, which can be a retail or virtual bank, credit union or building society.

Objectives: 1) To study the usage frequency of online banking by consumers in Udaipur city. 2) To study the preference of consumers who are using online banking services. 3) To compare the satisfaction level of online banking customers of public & private sector banks.

Research Methodology:

Sample size	400 banking customer
Research Design	Descriptive
Sampling area	Udaipur

Findings: 82% respondents are male and only 18% are female which shows that males are using online banking services more than females. Nearly 70 % of the customers are satisfied by the online banking services provided by the bank. Cash withdrawal, online shopping and to make a deposit are the three top ranked reasons for online banking.

Conclusion: The customers of both public and private banks are satisfied with the services provided by the banks and the preference to use online banking services does not depend upon the profession of the consumers. The male and female consumers are both nowadays using online banking services for their convenience and the trend of online shopping, fund transfer, deposits etc.is increasing at a fast pace

Observation: The banks should enhance the service quality to ensure maximum customer satisfaction and the public banks should also focus on services which can attract customers as today also a greater percentage of customers prefer public banks for safety and security

ArticleReviewed: 25

Dr. Timira Shukla, Dr. Anita Singh" Employee perception towards Technology in Banking Sector" Research Journal of Social Science & Management 2014

Abstract: Technology explosion has brought about a paradigm change in the banking industry; from branch banking to networked banking services. Banks have and are applying IT to a wide array of back and front-end tasks to improve the quality of banking services. This may not lead to improved results unless employees also referred to as internal customers are also motivated and energized to deliver superior services to bank customers.

O**bjectives**: 1) To identify the factors that foster a positive work environment amongst the employees in the technology-mediated banking sector and develop strategies to foster a learning environment

Research Methodology:

Sample size	127 employees
Research Design	Exploratory and analytical
Sampling area	Delhi

Findings: The factors like training, employee learning, management support and co-ordination demonstrate that employees have a positive orientation towards technology at work place especially when banks encourage it.

Conclusion: The findings of the study reiterate that the role of the organization (bank) is important in promoting the use of technology at workplace.

Observation: The study highlights the factors that should be taken into consideration for Improving the acceptance of technology at workplace especially in the context of banks in India. It should be studied how technology innovations have impacted banking in India.

Article Reviewed: 26

Alagh Jacinta Itah, Emeka E. Ene "Impact of Cashless Banking on Banks' Profitability (Evidence from Nigeria) Asian Journal of Finance & Accounting 2014

Abstract: The quest for global relevance and sustainable development had led to wide exploitation of the benefits of cashless banking in payments system of Nigerian banks. The study examines the impact of cashless banking on the profitability of banks in Nigeria. The study used proxies for cashless banking such as Automated teller machine (ATM), Point of sale (POS), and web based transaction (WBT) to examine its impact on the aggregate return on equity (ROE) of deposit money banks in Nigeria, through an ordinary least square (OLS) multiple regression method of analysis

Objectives: To examine the effectiveness of cashless banking policies on return on assets of banks.

Research Methodology:

Sample size	Secondary data
Research Design	Nigerian banks' annual financial reports and various issues of Fact books from Central Bank of Nigerian.
Sampling area	Nigeria

Findings: To sustain the electronic payment system, certain strategic measures must be taken to reduce negative effects of the problems identified as obstacles to the smooth functioning of the system.

Conclusion: The major problems hindering the effective operation of cashless banking in Nigeria are infrastructural deficiencies such as erratic power supply, lack of government support and high charge on payment terminals (POS, ATMS)

Observation: ICT is indeed a worthy venture to the banking sector, the government and even to customers. It is therefore only right that these beneficiaries join forces to ensure that E-banking stays for good in our country Nigeria.

Article Reviewed: 27

Geetu Gupta &Amandeep Kaur, "An Economic Analysis of Productivity and Performance of Public Sector Banks in India "Universal Journal of Industrial and Business Management 1(4): 117-136, 2013

Abstract: The paper makes an attempt to analyze the productivity performance of public sector banks in India on the basis of Employee Productivity and Branch Productivity

Objectives: 1) To analyze the performance of public sector banks in India. 2) To study about the productivity in public sector banks in India. 3) To suggest measures for improvement of financial performance of banks

Research Methodology:

Sample size	27 banks
Research Design	Secondary data
Sampling area	India

Findings: Efficient banking systems contribute in an extensive way for higher economic growth in any country

Conclusion: These days introducing internationally followed best practices and observing universally acceptable standards and codes is necessary for strengthening the domestic financial architecture. This includes best practices in the area of corporate governance along with full transparency in disclosures.

Observation: For a strong and resilient banking and financial system, therefore, banks need to go beyond peripheral issues and tackle significant issues like improvements in profitability, maintain management efficiency level and technology and exploring available cost-effective solutions. The study can be done to understand the factors influencing bank profitability.

Article Reviewed: 28

S.Ramya, K. Rajam, Dr. D. Sivasubramanian, "A study on employees' perception of customer relationship management in e-banking " Asia Pacific Journal of Research , 2013

Abstract: This work appraises Employees' Perception of customer relationship management in the E Banking services using the banks namely: State Bank of India (Srirangam Branch, Tiruchirappalli) and ICICI (Srirangam Branch, Tiruchirappalli) Customer relationship management effect on E-Banking products, services and improve the working environment of Bank employees.

Objectives: 1) To Study the influence of demographic factors of Bank Employees 2) To measure the most preferable E-Banking services in selected banks 3) To study the concept and elements of CRM in E-Banking sectors

Research Methodology:

Sample size	20 employees for pilot study
Research Design	Descriptive
Sampling area	Tiruchirappalli District of TamilNadu

Findings: Bank employees have a positive perception towards e banking services in customer management

Conclusion: The main target of digitalization is to push Indians to a less cash economy by financial rewiring with emphasis on the new way of life for the country from informal economy to formal economy

Observation: It was discovered that banks should intensify efforts in their customer relationship efforts and back it up with up to data information and communication technology. A research must be carried out on effect of communication technology and relationship building among bank customers.

Article Reviewed: 29

Fozia "A Comparative Study of Customer Perception toward E-banking Services Provided by Selected Private & Public Sector Bank in India" International Journal of Scientific and Research Publications, 2018

Abstract: The purpose of this paper is to determine the customer's perception toward the e-banking services. A total of number of customer taken for the study is 196. Analysis of variance technique is employed to study the significant relationship between the occupation and customer perception of e-banking services and significant relationship between the age and customer perception of e-banking services. The result of the study clearly shows that different age group of customer and different occupation group of customers have different perception toward the e-banking services

Objectives: 1) To identify the overall customer perception towards the e-banking services.2) To know whether demographic variables of the customer have influence on customer satisfaction on e- Banking

Research Methodology:

Sample size	196 banking customers
Research Design	Descriptive Research
Sampling area	Aligarh

Findings: The study concluded that different age group of customers have different perception toward the e-banking services and the usage level of these banks' customer is different so bank should concentrate on all the age group of customers for betterment of e banking banks. It has also seen that different occupation group of customers have different perception toward the e-banking services. There are good number of customer in every group like student, service class, business class and professionals, it shows that they all are keen interesting in using the e-banking services

Conclusion: This study has analyzed the overall perception of customers regarding the services of e-banking. Age and occupation are the important demographic factors in the banks which have used to measure the perception of the customers on e-banking services.

Observation: Mainly the old age people are having the reluctance for using e-banking facilities, so importance to be given to those people and proper training on the usage of e-banking should be given to them and bankers have to adopt the right strategies to attract different age group and give more information about the e-banking services. A study can be conducted to understand factors influencing different age groups towards online banking.

Article Reviewed: 30

G. Yohavarshini, Madhumamtha , C. Priya "A Study on Demonetisation in India and Its Effectuations" International Journal of All Research Education and Scientific Methods (IJARESM), 2013

Abstract: The research paper spotlighted a study on the effectuations of Demonetization in India. It attempted to showcase the demonetizations done in various periods to eradicate black money, corruption, fake currency, terrorism etc. It also listed out the features of the new currencies, merits and demerits of demonetizations.

Objectives: 1) To study the effects of demonetization 2) To examine the steps taken by the government after the demonetization.

Research Methodology:

Sample size	113 students, private sector, govt employees, academicians
Research Design	Descriptive
Sampling area	Thanjavur

Findings: Demonetization is welcomed by 82.3 percent of the people, whereas opposed by 17.7 percent. Among them, 80.3 percent agree that it is necessary, meanwhile, 19.5 percent stand against its relevance in India. It also evidences that 53.1 percent of the people have managed difficultly, whereas 23 percent and 23.9 percent have managed it very difficult and easily 'respectively.

Conclusion: Every individual that the remedial steps have to be taken to facilitate them by printing sufficient notes which should be made available as soon as possible in all the Banks and ATMs, conducting awareness programs to utilize the _Digital Transactions' by all.

Observation: Demonetization is welcomed by the majority of the citizens with a common suggestion that the new notes might have been ready which would have reduced the defects of the same great move

International Journal of All Research Education and Scientific Methods (IJARESM) ISSN: 2455-6211, Volume 5, Issue 1, January 2017, Impact Factor: 2.287

Article Reviewed: 31

Lakshmi Narayana.K, Sri Hari.V,. P. Paramashivaiah "A Study on Customer Satisfaction towards Online Banking services with reference to Bangalore city" International Journal of Research in Management, 2013

Abstract: In recent years, the banking industry around the world has been undergoing a rapid transformation. The deepening of information technology has facilitated better tracking and fulfillment of commitments, multiple delivery channels for online customers and faster resolution of issues. In India too, the wave of deregulation in the early 1990s has created heightened competition and greater risks for banks and financial intermediaries

Objectives 1) To investigate the factors that influence the level of satisfaction of online customers (i.e. Customers using Online or Internet banking services) of selected retail banks in Bangalore city; and 2) To assessment of relative significance of these factors on overall satisfaction of these online banking customers in Bangalore city.

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Research Methodology:

Sample size	250 Internet customers
Research Design	Descriptive
Sampling area	Bangalore

Findings: This research study revealed that Banking Needs, followed by Core Services, Problem Resolution, Cost Saved, Convenience and Risk and Privacy Concerns were the major factors that strongly affect the overall satisfaction of online consumers. On the other hand, Feature Availability and Consumer Continuation were found to moderately affect the overall satisfaction of customers using Online or Internet banking services

Conclusion: Measuring customer satisfaction can provide banks useful information about customer loyalty and retention, and also help them devise effective strategies to use efficient customer service as a distinguishing factor in this heavily customer-oriented service industry.

Observation: A proactive and creative approach by banks, for example, providing consumer education in Internet banking and friendly customer service will help improve the consumer confidence. A study in Rajasthan is required on need of customer education for digital banking.

Article Reviewed: 32

Omotunde Muyiwa, Sunday Tunmibi, John-Dewole A.T "Impact of Cashless Economy in Nigeria" Greener Journal of Internet, Information and Communication Systems, 2017

Abstract: This paper studied the impact of cashless policy in Nigeria. The policy was introduced by Central Bank of Nigeria (CBN) in December 2011 and was kick-started in Lagos in January 2012. Survey research was adopted with questionnaire as data collection instrument. Responses from the respondents show that cashless policy will increase employment; reduce cash related robbery thereby reducing risk of carrying cash; cashless

policy will also reduce cash related corruption and attract more foreign investors to the country.

Objectives: To study the impact of cashless economy in Nigeria

Research Methodology:

Sample size	500 students, traders and civil servants
Research Design	Descriptive
Sampling area	Lagos state, Nigeria

Findings: 1.1% of the respondents, believed that cashless policy will increase employment. A higher percentage, 22.2% of the respondents, believed that cashless policy in Nigeria will reduce cash related robbery thereby reducing risk of carrying cash. The highest percentage of the respondents believed that cashless policy will reduce cash related corruption (33.3%) and cashless policy will attract more foreign investors to the country (33.3%)

Conclusion: The introduction of cashless economy in Nigeria can be seen as a step in the right direction. It is expected that its impact will be felt in modernization of Nigeria payment system, reduction in the cost of banking services as well as reduction in high security and safety risks

Observation: Cashless economy aims at reducing the amount of physical cash circulating in the Nigeria economy and thereby encouraging more electronic–based transaction

Article Reviewed: 33

Muhammad and Rana, "To examine factors that are distressing the adoption of internet banking services among adult students in Kingdom of Saudi Arabia "Business and Management Review, March, 2012

Abstract: In today's highly competitive financial services market, knowledge of factors distressing Internet Banking adoption can help bank managers to decide about the extent to which a technology based systems can be used, the appropriate type of these systems, the pace of implementation and the type of customer support required

Objectives: To examine factors that are distressing the adoption of internet banking services among adult students in Kingdom of Saudi Arabia

Research Methodology:

Sample size	150 students
Research Design	Exploratory
Sampling area	Saudi Arabia

Findings: This research has great implications for the bank managers. They can reposition their advertising strategies to motivate their customers for the adoption of Internet Banking.

Conclusion: Electronic media campaigns can be launched, focusing how internet banking is addressing the concerns about ease of use, usefulness, compatibility and credibility. This will not only lead the customers to adopt internet banking even it will sustain the existing customers.

Observation: In today's highly competitive financial services market, knowledge of factors distressing Internet Banking adoption can help bank managers to decide about the extent to which a technology based systems can be used, the appropriate type of these systems, the pace of implementation and the type of customer support required. Research can be done to understand the various factors that influence internet banking adoption.

Article Reviewed: 34

Hassan et al, "Customer service quality perception of internet banking" International Journal of Learning & Development 2012

Abstract: The purpose of this study is to find out the determinants that mainly affect the customer service quality perception of internet banking amongst genders and different age groups.

Objectives: To examine determinants that mainly affect the customer service quality perception of internet banking amongst different age groups of both male and female"

Research Methodology:

Sample size	126 internet banking customer
Research Design	Descriptive
Sampling area	Bahawalpur, Pakistan

Findings The research found that Web design, security, trust, product diversification, credibility, collaboration, access and communication strongly affect the customer perception About the quality of internet banking service

Conclusion: In case of any query there must not be communication gap and customer have access to the management and banking staff when needed. If banks work on these determinants that it would surely increase its customers using online banking

Observation: Easily navigable website would be comforting for customers and they would prefer to use online services. Trustworthy and secured online system, if provided, would

make the decision easy for the customer moving to internet banking. A study can be conducted in Rajasthan to determine the customer service quality perception about the quality of internet banking.

Article Reviewed: 35

Roshan Lal, Rajni Saluja "E-Banking: The Indian Scenario "Asia Pacific Journal of Marketing & Management Review, 2011

Abstract: Today most of the banking happens while you are sipping coffee or taking an important call. ATMs are at your doorstep. Banking services are accessible 24x7. There are more plastic cards in your wallet than currency notes. A huge part of this change is due to advent of IT. Banks today operate in a highly globalized, liberalized, privatized and a competitive environment. In order to survive in this environment banks have to use IT

Objectives 1) To identify various e-banking services/products adopted by Indian banks. 2) To study and analyze the progress made by Indian banking industry in adoption of technology. 3) To study the challenges faced by Indian banks in adoption of technology and make recommendations to tackle these challenges.

Research Methodology:

Sample size	
Research Design	Analytical
Sampling area	Secondary Data

Findings: Computerization as well as the adoption of core banking solutions is one of the major steps in improving the efficiency of banking services. It is important to note that presently almost 98 percent of the branches of public sector banks are fully computerized and within which almost 90 percent of branches are on core banking platform

Conclusion: In India, E-banking is in a nascent stage. No doubt Indian banks are making sincere efforts for the adoption of advanced technology and installation of e-delivery channels but still masses are wary of the concept.

Observation: E-banks should create awareness among people about e-banking products and services. Customers should be made literate about the use of e-banking products and services. E-banking services should be customized on basis of age, gender, occupation etc. so that needs and requirements of people are met accordingly.

Articles Reviewed: 36

Tooraj Sadeghi and Sahel Farokhian "The Role of Behavioral Adoption Theories in Online Banking Services", Middle-East Journal of Scientific Research (2011)

Abstract: This paper provides a model based on different service quality models and theories such as Technology Acceptance Model (TAM), Theory of Reasoned Action (TRA) and

Theory of Planned Behavior (TPB). As a result, the quality of electronic banking services (e-banking) has become a major area of attention among researchers and bank managers due to its strong impact on business performance, lower costs, customer satisfaction, customer loyalty and profitability.

Objectives: 1) To identify the factors effective in consumers satisfaction with the electronic banking services in Iran.

Research Methodology:

Sample size	Primary Data
Research Design	Structural Equation Modelling
Sampling area	Iran

Findings: some of the factors such as convenience, security and usefulness in conducting financial affairs did not show a great difference between males and females results.

Availability appears to be easier for females

Conclusion: the factors of accuracy, reliability, image, impression of the bank and management and Web site design are most correlated with satisfaction. The factors of security and privacy had the least correlation with satisfaction

Observation: service quality enable management to identify quality problems and help them plan the launch of a quality improvement program, thereby improving the efficiency, profitability and overall performance.

ArticleReviewed: 37

Jannatul Mawa Nupur, "E-Banking and Customers' Satisfaction in Bangladesh: An Analysis" International Review of Business Research Papers September 2010.

Abstract: E-banking can provide speedier, faster and reliable services to the customers for which they are relatively happy. E-banking services not only can create new competitive advantages, it can improve its relationships with customers. The purpose of this research is to understand the impact of variables of e-banking on customer satisfaction in Bangladesh

Objectives: 1) To know the performance of e-banking activities of commercial banks in Bangladesh. 2) To analyze the customer satisfaction level in e-banking in Bangladesh
3) To find out the problems in e-banking activities to satisfy the customers in Bangladesh. 4) To identify the e-banking benefits from customer's point of view.

Research methodology:

Sample size	250 banking customer
Research Design	Exploratory
Sampling area	Bangladesh

Findings: There is a relation between customer satisfaction in e-banking and reliability, responsiveness, assurance, empathy, and tangibles

Conclusion: Gradual process for implementing e-banking, new policies, rules and regulations are being enacted by the Bangladesh Bank.

Observation: E-banking is a much talked issue for last few years in Bangladesh and currently gaining patronization for the country by the Bangladesh Bank which is a central bank. Research can be conducted to understand various parameters of customer satisfaction in e banking.

Article Reviewed: 38

K. Ravichandran, K Bhargavi, Arun Kumar "Influence of Service Quality on Banking Customers' Behavioural Intentions", International Journal of Economics and Finance, 2010

Abstract: Investigating the influence of service quality variables on multidimensional model of customers' behavioral intentions should help to measure, control and improve customer perception of service quality by public banks. Hence, this relational impact should be a central concern for public retail bank managers as well as for service management academics and practitioners

Objectives: 1) To understand the Socio-demographic and Rational profile of public retail banking consumers.2) To evaluate the degree to which service quality dimensions can predict the multi-dimensional model of behavioral intentions as suggested by Parasuraman et al. (1996) among public banking customers in India. 3) To identify the important underlying perception of service quality dimensions among public retail banking consumers

Research Methodology:

Sample size	102 banking customer
Research Design	Purposive Sampling
Sampling area	Tiruchirappalli

Findings: The service quality variables of tangibility, responsiveness and empathy dimensions play important role in predicting Customer behavioral intention

Conclusion: The variables of service quality namely Modern looking equipment and employees understands customer's specific needs were the dominant variables that increase the overall behavior intention among customers of public retail banks

Observation: Further studies can be done on whether the customer is more concerned with the convenience issue such as location of the branches or use of technology

Article Reviewed: 39

Elisha Menson Auta "E-banking in developing economy: empirical evidence from Nigeria" Journal of Applied Quantitative Methods, 2010

Abstract: The paper explores the major factors responsible for internet banking based on respondents' perception on various e-banking applications. It also provides a framework of the factors which are taken to assess the e-banking perception. Due to emergence of global economy, e business has increasingly become a necessary component of business strategy and a strong catalyst for economic development

Objectives: To study the major factors responsible for internet banking based on respondents' perception on various e-banking applications.

Research Methodology:

Sample size	750 banking customers
Research Design	Exploratory
Sampling area	Nigeria

Findings: Customers are satisfied with e banking system providing convenience and flexible advantages such as easy transfer, speedy transaction, less cost and time saving benefits to its customers. Providing e-banking is increasingly becoming a matter of need to banks to continue to compete in a globalized work and gain market competitive advantage

Conclusion: Almost all banks have invested in expanding and improving the Information Technology systems and a number of new e-banking services have been developed.

Observation: Nigerian banks have embraced innovative banking technologies and e-banking services in recent years. The same study can be conducted in Rajasthan to understand adoption of new technology in internet banking.

Article Reviewed: 40

Nasim Z. Hosein "Internet Banking: An Empirical Study of Adoption Rates among Midwest Community Banks", Journal of Business & Economics Research (2009)

Abstract: The aim of this paper was to identify those areas in which the banks could improve or modify their services to increase the adoption rate of internet banking. Data were gathered

from non-internet banking users via a survey questionnaire. The results of the respondents were analyzed using Structured Equation Modeling (SEM) from which the hypotheses were tested and conclusions drawn. The results from the survey indicated that customers find it difficult to use internet banking services, which leads to a decrease in the adoption of internet banking.

Objectives: 1) to gain an insight into how relationship-oriented banks position themselves with regard to internet delivery and the services that they provide
2) to better understand the influences on the customer's decision to use internet banking.

Research Methodology:

Sample size	362 non IB users
Research Design	In depth interview
Sampling area	Midwest Region

Findings: The perceived usefulness (PU) does not affects customers‟ adoption of IB whereas perceived ease of use (PEOU) affects customers' adoption of IB

Conclusion: Companies need to standardize their IB services to make the service as simple as possible for consumers to use. At the same time, they need to develop more effective websites that offer clear and precise instructions, so as to provide adequate support for users of their service.

Observation: By boosting the ease of use of IB services, combined with bank defined incentives, banks in the Midwest region would stand a better chance to increase the adoption rate of IB users, and from a management's perspective, it may be worthwhile to move these factors to the forefront of their IB marketing programs

Research gap

The Demonetization initiated by the Government of India on 8 November, 2016 has forced masses into the ambit of digitalization and online banking.

A review of literature on digitalization indicates the impact of IT on banking services and use of digitalization and online banking by the customers for most of the online chores. Innovation in IT and globalization is very vital for the Indian banking system. It is required to assess the technology acceptance by the customers in the banking services. In post demonetization scenario government is encouraging people to adopt for online transactions. Online banking has improved the customer satisfaction and help in retention.

There have been few studies on customer preferences towards online banking services at international level whereas no study has been completed on impact of demonetization on

acceptance of technology for the banking needs in India. There is a huge gap in the literature reviewed and challenges faced in implementation of innovative dimension of banking services after demonetization. As Jaipur city is a major Business center in Rajasthan in Northern Zone, therefore research will be required to suggest bank about their innovative training program to promote awareness in customers about digital banking in Rajasthan state. **The proposed study fulfills the research gap by studying the technology adaptation and acceptance of banking services among customers post demonetization.**

RELEVANCE OF THE STUDY

TO THE BANKING INDUSTRY – This research will be valuable and important for the banking industry for understanding the challenges and problems faced by the customers after demonetization in using e banking services and products.

TO THE CUSTOMERS OF THE BANKING SECTOR-This research will provide insight to bankers to introduce new technology enabled products which generates customer satisfaction and help bank in achieving more business.

TO THE ACADEMICIANS, RESEARCHERS AND STUDENT-The research will provide useful information to academicians and can be used as secondary source of data for students and researchers who are interested to know about e banking services and how demonetization has affected it. The research will educate them about the level of customer satisfaction and awareness towards e banking services and products after demonetization.

TO THE SOCIETY- The e banking plays a vital role in promoting environmental issues like eliminating the use of paper. It saves 10 millions of wood. Use of digital wallet reduces coin usage and demand for nickel, copper and other metals used for coin production.

Research Questions

1) What is the level of technology acceptance and usage pattern of banking services among customers?

2) What is the level of awareness and perceptions of customers regarding various e banking products?

3) Is there the effect of demographic factors on adaptation of digital banking services in customers

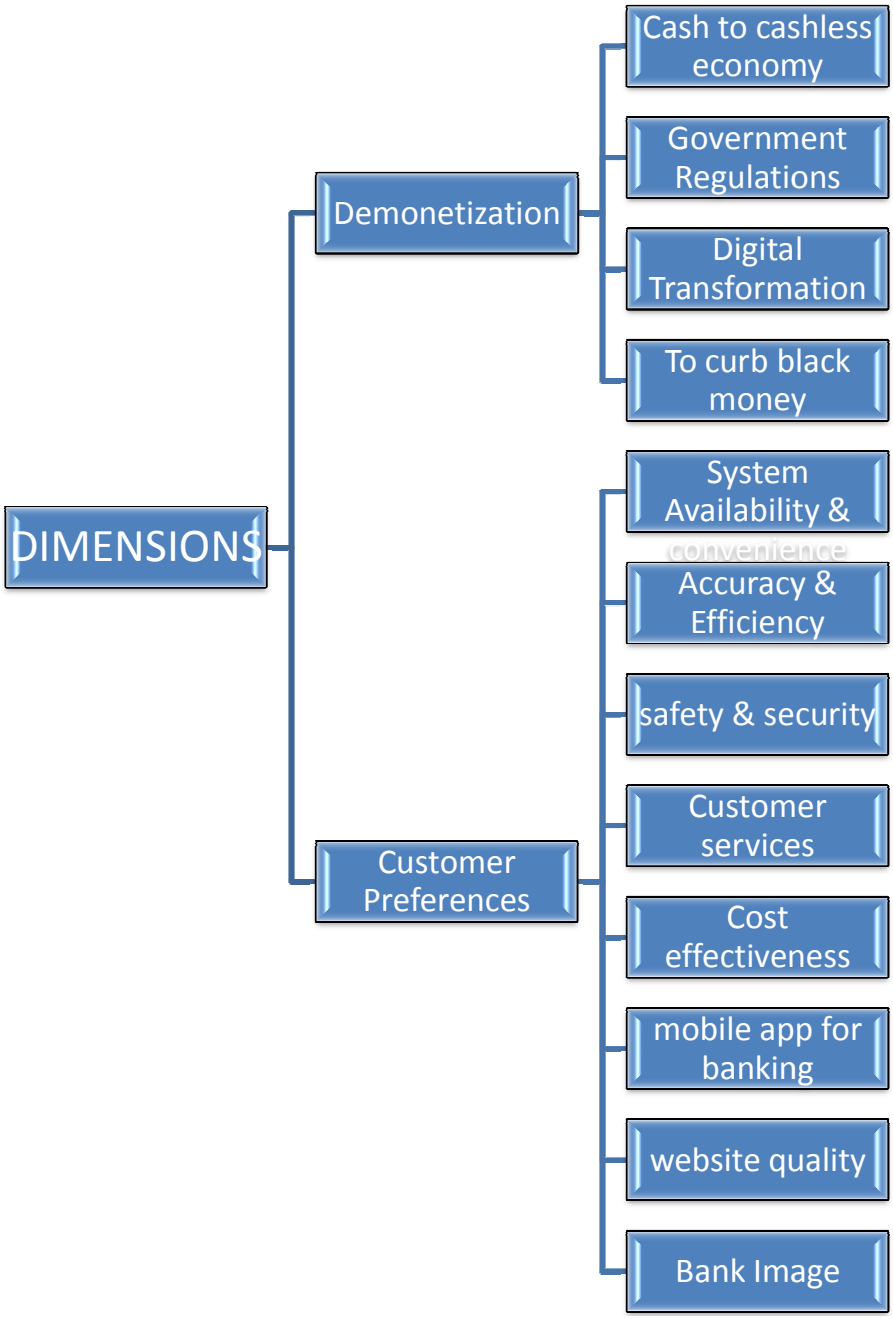
4) Is there a relationship among the beliefs, perception and acceptance with adaptation of digital banking services among customers of public and private sector bank?

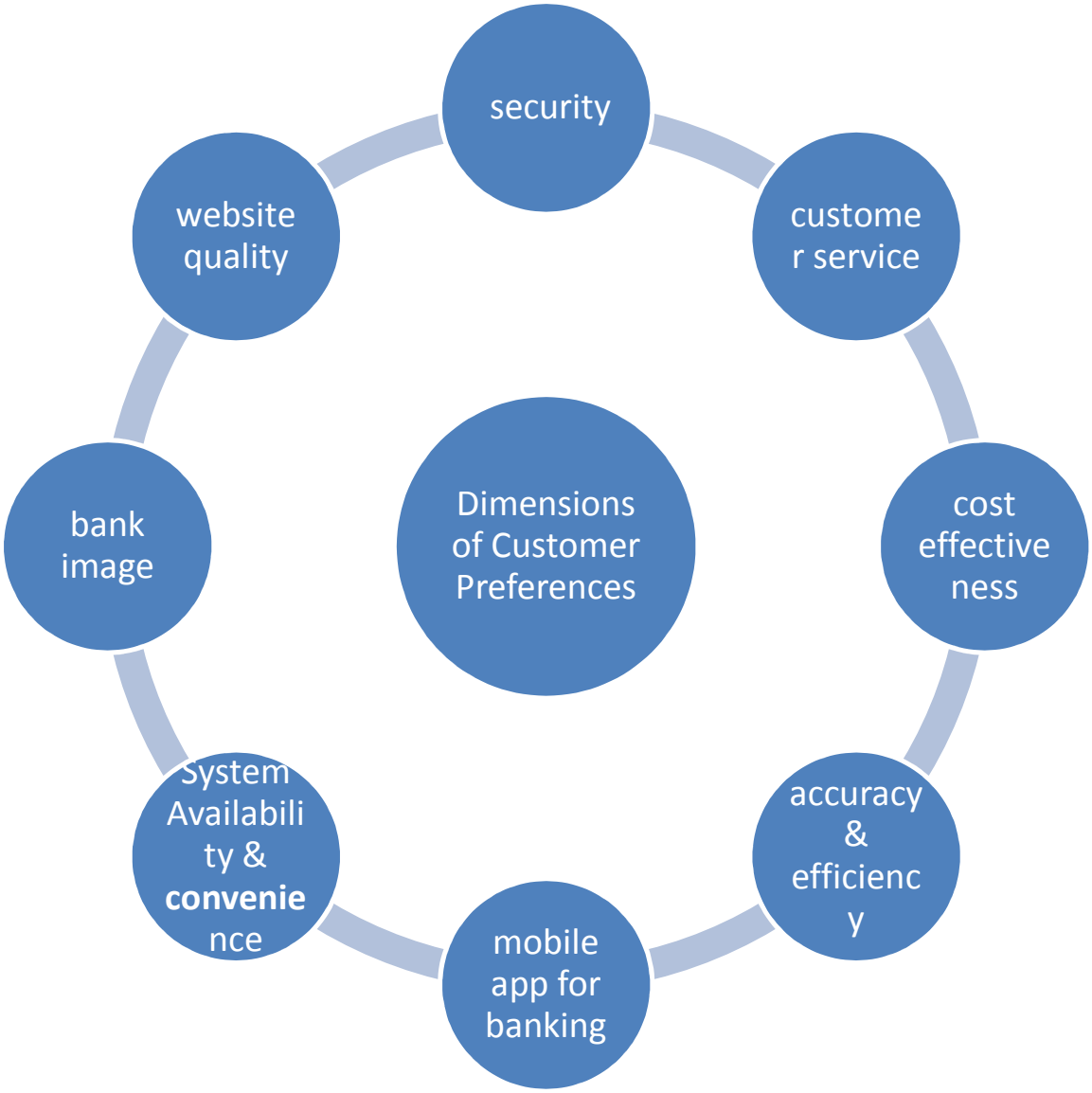
5) Whether there is a difference in the levels of customer satisfaction for banking services provided in public and private sector banks

6) Does the customers face challenges that hinder the adaptation of digital banking services?

DIMENSIONS OF REASEARCH

Demonetization


DIMENSIONS
Demonetization
Cash to cashless economy
Government Regulations
Digital Transformation
To curb black money
Customer Preferences
System Availability & convenience
Accuracy & Efficiency
safety & security
Customer services
Cost effectiveness
mobile app for banking
website quality
Bank Image


Dimensions of Customer Preferences
security
customer service
cost effectiveness
accuracy & efficiency
mobile app for banking
System Availability & convenience
bank image
website quality

Objectives

1) To study technology acceptance and usage pattern of banking services among customers.

2) To examine the awareness and perceptions of customers regarding various e banking products.

3) To examine the effect of demographic factors on adaptation of digital banking services in customers

4) To study the relationship among the beliefs, perception and acceptance with adaptation of digital banking services among customers of public and private sector bank.

5) To develop a framework to suggest the usefulness of digital banking services for customers.

6) To identify the preference towards e banking products like NEFT, RTGS, Mobile Banking, NET Banking post demonetization

7) To compare the levels of customer satisfaction for banking services provided in public and private sector banks.

8) To find out the challenges faced by the customers that hinder the adaptation of digital banking services and to suggest the banks to overcome the challenges.

Hypothesis

H0: There is no significant association among the beliefs, perception and acceptance with adaptation of digital banking services in customers.

Ha: There is a significant association among the beliefs, perception and acceptance with adaptation of digital banking services in customers.

H01: There is no significant difference in adaptation of digital banking services based on demographic factors of customers in between public and private sector banks.

Ha1: There is a significant difference in adaptation of digital banking services based on demographic factors of customers in between public and private sector banks.

SYSTEMATIC RESEARCH PLAN

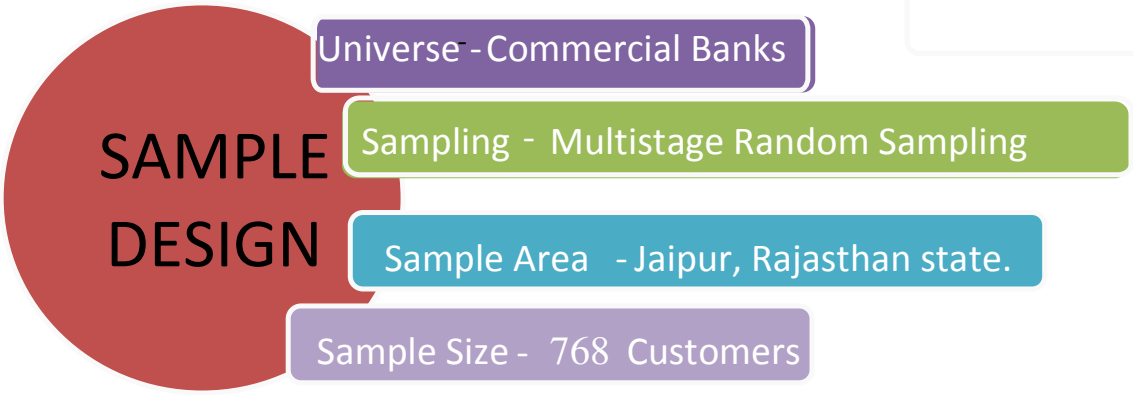
PROPOSED RESEARCH TITLE	RESEARCH GAP	OBJECTIVES	HYPOTHESIS	MODEL &TOOLS
An Analysis of Technology Acceptance and Adaptation of Banking Services among Customers Post Demonetization	The review of related literature described that no studies had been conducted in Jaipur on "An Analysis of Technology Acceptance and Adaptation of Banking Services among Customers Post Demonetization". There are challenges faced in implementation of innovative dimension of banking services after demonetization. The research will be required to suggest bank about their innovative training program to promote awareness in customers about digital banking in Rajasthan state. The proposed study fulfills the research gap by studying the consumers' attitude towards digital banking in the era of post demonetization	a. To study technology acceptance and usage pattern of banking services among customers. b. To examine the awareness and perceptions of customers regarding various e banking products. c. To examine the effect of demographic factors on adaptation of digital banking services in customers d. To study the relationship among the beliefs, perception and acceptance with adaptation of digital banking services among customers of public and private sector bank. e. To develop a framework to suggest the usefulness of digital banking services for customers. f. To identify the preference towards e banking products like NEFT, RTGS, Mobile Banking, NET Banking post demonetization g. To compare	**H0**: There is no significant association among the beliefs, perception and acceptance with adaptation of digital banking services in customers. **Ha**: There is a significant association among the beliefs, perception and acceptance with adaptation of digital banking services in customers. **H01:** There is no significant difference in adaptation of digital banking services based on demographic factors of customers in between public and private sector banks. **Ha1:** There is a significant difference in adaptation of digital banking services based on demographic factors of customers in between public and private sector banks.	**DESCRIPTIVE ANALYSIS**: 1. Mean, Median, Mode. 2. Rank analysis 3. Tabulation, coding, Chart analysis Pie, Bar using spread sheet. IBM, SPSS-22 **EMPIRICAL ANALYSIS**: 1. Reliability test with alpha test 2. KMO and Bartlett's test Pilot Study **HYPOTHESIS TESTING**: 1. Multiple correlation test 2. Independent T test 3. Multiple Regression analysis 4. ANOVA **CONCEPTUAL MODEL:** TAM Model

		the levels of customer satisfaction for banking services provided in public and private sector banks. h. To find out the challenges faced by the customers that hinder the adaptation of digital banking services and to suggest the banks to overcome the challenges.		

RESEARCH METHODOLOGY

RESEARCH DESIGN:

2 SAMPLING DESIGN:


SAMPLE DESIGN
Universe - Commercial Banks
Sampling - Multistage Random Sampling
Sample Area - Jaipur, Rajasthan state.
Sample Size - 768 Customers

3 SAMPLE SIZE:

According to the Census data of 2011 -

Universe – Rajasthan

Total Population Rajasthan	**6,85,48,437**
Male	**3,55,50,997**
Female	**3,29,97,440**
Literacy Ratio	**55.84%**

Population – Jaipur

Total Population of Jaipur City	**66,26,178**
Urban Population	**34,71,847**
Male	**18,25,583**
Female	**16,46,264**
Literacy Ratio	**71.82%**

Source:https://www.censusindia2011.com/rajasthan/jaipur-population.html

<u>Sample Size</u> – The sample size for population of 34,71,847 is determined by the Morgan's Table at 95 % confidence level and margin of error being 5%.

Urban Population of Jaipur City	Confidence	Error	Sample Size
3471847	**95%**	**5%**	**384**

SAMPLE SIZE DETERMINATION USING KREJCIE & MORGAN (1970) TABLE:

Krejcie & Morgan (1970) suggested a table for easy referencing of sample size determination. The formula is given below:

$$S = \frac{X^2 NP(1-P)}{d^2 (N-1) + X^2 P(1-P)}$$

Where:

S = Required Sample size

X = Z value (e.g. 1.96 for 95% confidence level)

N = Population Size

P = Population proportion (expressed as decimal)
(Assumed to be 0.5 (50%)

D = Degree of accuracy (5%), expressed as a proportion (.05); it is margin of error

S.NO	Banks	Authorized Capital Structure (in crore) 2018	Number of customers	TOTAL RESPONDENT
1	**HDFC BANK**	650	4.32 crore	384
2	**SBI BANK**	5000	42.42 crore	384
TOTAL				768

<u>Source: www.rbi.org.in</u>

TAM Model

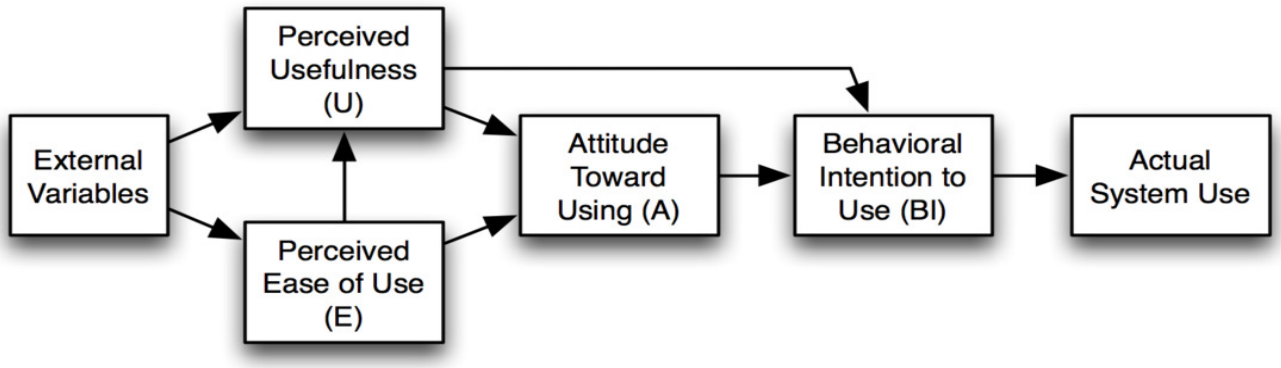
The T**echnology acceptance model** (**TAM**) is an information system theory that models how users come to accept and use a technology. The model suggests that when users are presented with a new technology, a number of factors influence their decision about how and when they will use it, notably:

Perceived usefulness (PU) – This was defined by Fred Davis as "the degree to which a person believes that using a particular system would enhance his or her job performance.

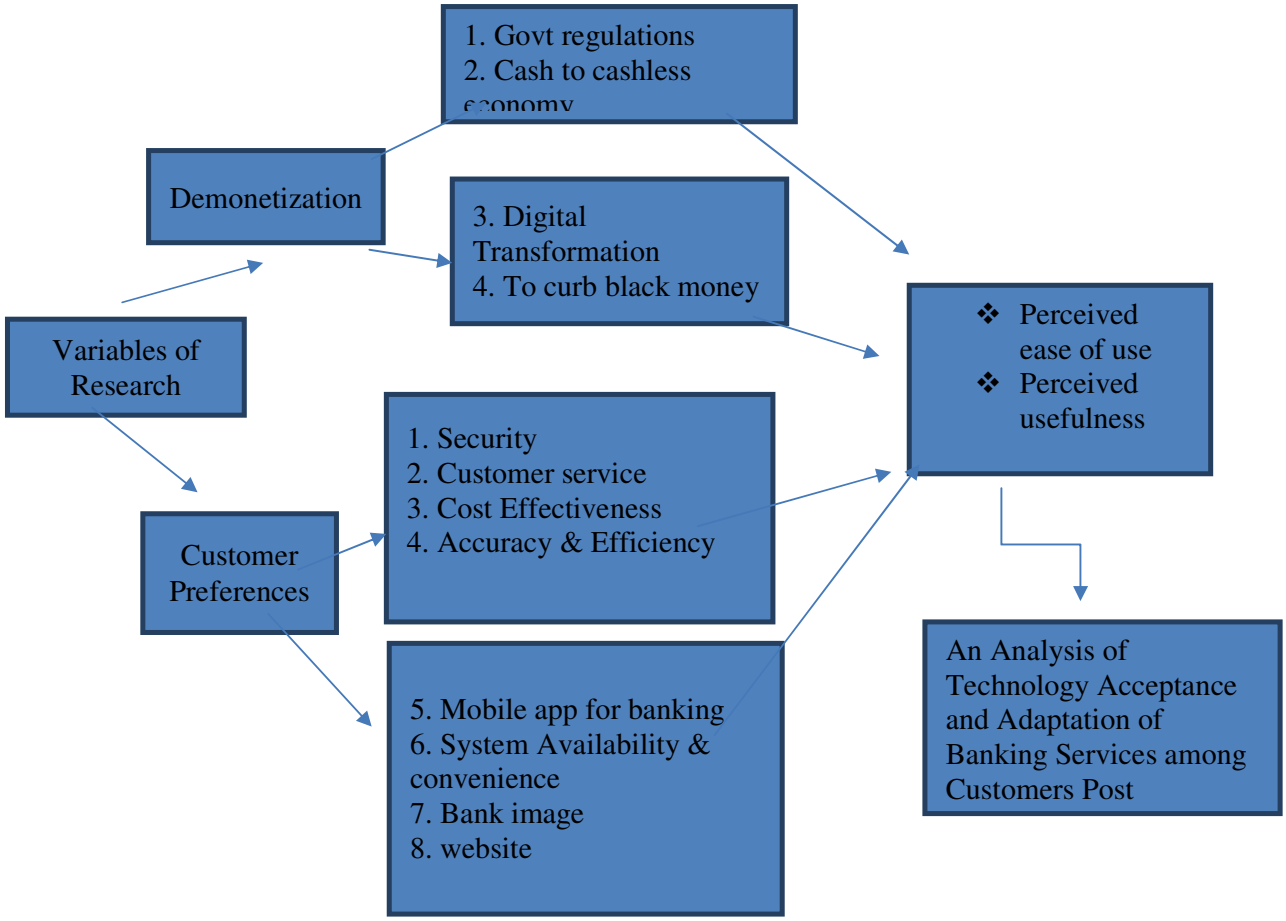
Perceived ease-of-use (PEOU) – Davis defined this as "the degree to which a person believes that using a particular system would be free from effort" (Davis 1989)

According to Davis (1989), there were two chief concepts in users' acceptance, namely perceived ease of use and perceived usefulness. Perceived ease of use was defined as the degree of a person's conviction that the usage of an information system technology was easy and did not demand hard effort. Perceived usefulness was defined as the degree of a person's conviction that the usage of an information system technology could raise performance.

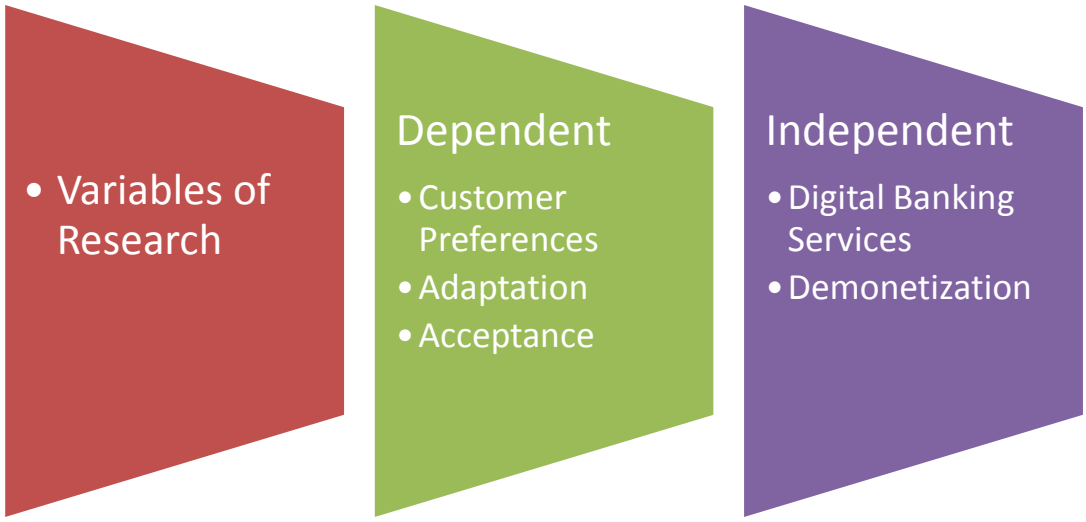
TAM Model – Davis (1989)



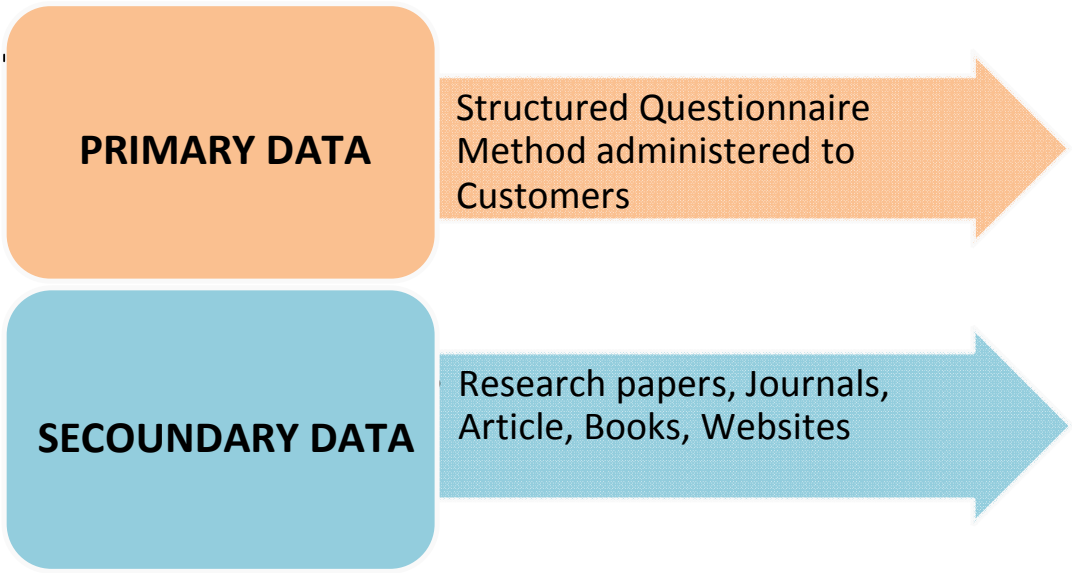
Conceptual Model of Research

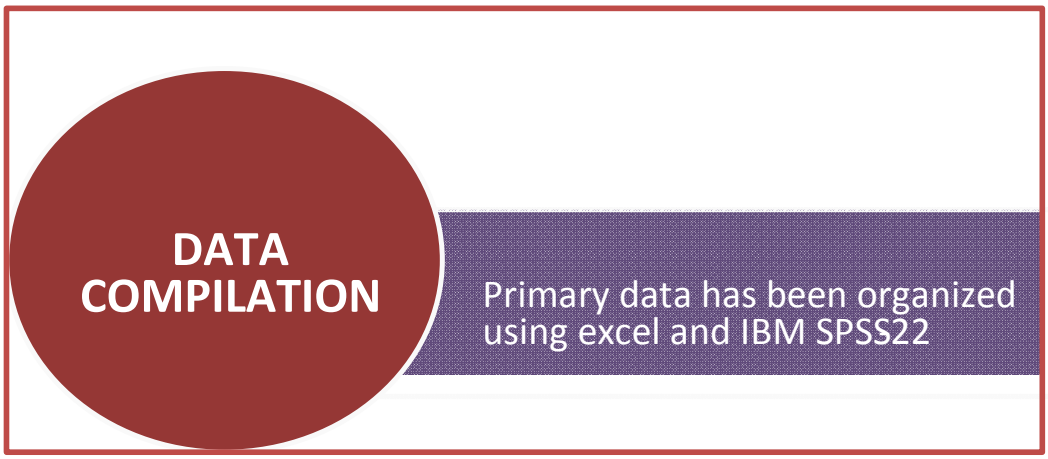


VARIABLES OF RESEARCH:



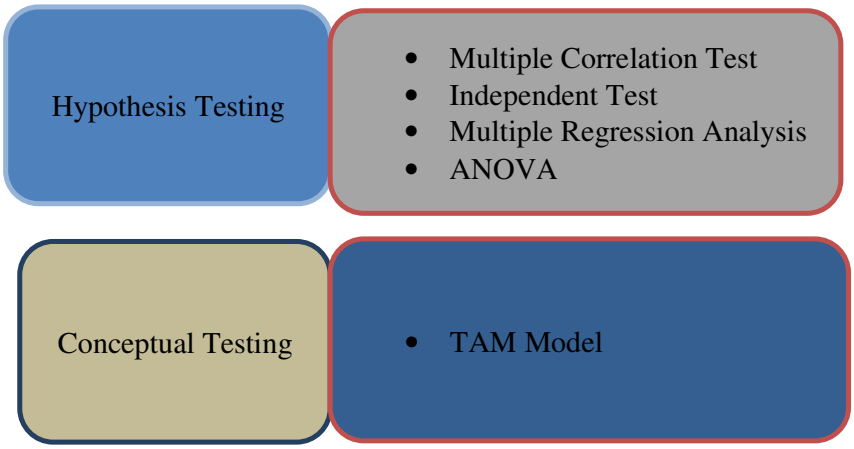
DATA COLLECTION METHODOLOGY:


PRIMARY DATA
Structured Questionnaire Method administered to Customers
SECOUNDARY DATA
Research papers, Journals, Article, Books, Websites



DATA ANALYSIS TOOLS:

Descriptive Analysis	• Mean, Median , Mode • Rank Analysis • Tabulation, Coding, Chart analysis, Pie, Bar using Spreadsheet, IBM, SPSS- 22
Empirical Analysis	• Reliability Test with Alpha Test • KMO and Bartlett's Test



TENTATIVE PLAN OF RESEARCH:

S.NO	WORK PROGRESS	TENTATIVE DURATION	STATUS
1	Course Work	January 2018	Completed
2	Paper presentation on "Analysis of cash to cashless transactions in private sector bank with reference to HDFC Bank "in ICA	12 October, 2017	Presented
3	DRAC	September,2018	Appear
4	Finalization of Chapterisation	Nov. 2018	_
5	Questionnaire Design	Dec. 2018	_

6	Data collection (Primary & Secondary Data)	Dec. 2018-April 2019	_
7	Research Methodology	May 2019	_
8	Data Compilation	June 2019-Aug. 2019	_
9	Research Analysis Work	Sep. 2019…	_
10	Research Progress Review Seminar	Yr. 2018-2019	_

LIMITATIONS:

- The data collected for the research is based on structured questionnaires administered to customers of selected banks.
- Bias of the respondents may effects the results of the study.
- The sample taken for the study is restricted to Jaipur city only.
- The published and unpublished secondary data available on internet has its own limitations.

CHAPTERAISATION

S. NO	TOPIC	PAGE
1.	**Customer Adaptation of Digital Banking Services**	
	1.1 Introduction – An overview	
	1.2 Customer Adaptation of online banking services	
	1.3 Demonetization – challenges and opportunities	
	1.4 Demonetization and its effect on online banking services	
	1.5 Challenges of Digitalization in Banking	
	1.6 Evolution of Digitalization in Banking India	
2	**BANKING INDUSTRY**	
	2.1 Banking Industry – An Overview	
	2.2 Current Scenario of Banking Industry in India	

	2.3 Global Trends in Banking Industry	
	2.4 Structure of Banks	
	2.5 Role and Functions of Banks	
	2.6 Issue regarding Digitalization in Banks	
	2.7 Customer Perception of e banking services	
3	**RESEARCH METHODOLOGY**	
	3.1 Introduction	
	3.2 Review of literature	
	3.2.1 Reviews Related to Demonetization	
	3.2.2 Reviews Related to Customer Satisfaction	
	3.2.3 Reviews Related to Comparison of Public and Private sector banks	
	3.2.4 Reviews Related to Employee Perception	
	3.3 Research Gap	
	3.4 Need and Significance of Study	
	3.5 Research Questions	
	3.6 Objectives of Study	
	3.7 Hypotheses	
	3.8 Research Design	
	3.8.1 Sampling Techniques	
	3.8.2 Sample Size	
	3.8.3 Data Collection Methods	
	3.8.4 TAM Model Analysis	
	3.8.5 Independent and Dependent Variables	
	3.9 Pilot Study –Reliability and Validity	
	3.10 Statistical Tools of Data Analysis	
	3.10.1 Processing of Data	
	3.10.2 Statistical analysis	
	3.10.2.1 Descriptive Statistical Analysis	
	3.10.2.2 Inferential Statistical Analysis	
4	**DESCRIPTIVE ANALYSIS AND DATA INTERPRETATIONS**	
	4.1 Demographic Profile of Banking Customers	
	4.2 Survey Instrument Validation	
	4.3 Descriptive Statistical Presentation and Analysis of Data	
5	**EMPIRICAL ANALYSIS AND HYPOTHEIS TESTING**	
	5.1 Introduction	
	5.2 Reliability Testing	

	5.3 Construct Validity and Sample Adequacy Using KMO and Bartlett's Test	
	5.4 Hypothesis Testing Discussion on Customers responses	
	5.4.1 Multiple – Correlation	
	5.4.2 Independent t Test	
	5.4.3 Multiple Regression Technique	
6	**CONCLUSION**	
	6.1 Key Findings	
	6.2 conclusion	
	6.3 Suggestion	
	6.4 Scope for Further Study	
7	**References and Webliography**	

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